



**ISSUE 18: JULY 2024**

- **Housing First:**  
Silver bullet or budget buster?
- **At your service?**  
Assuaging resident anger over service charges
- **Housing's Next Generation 2024**  
Meet the finalists



# REBELS WITH A CAUSE

Kwajo and Darren put the world to rights



# Join other Housing Leaders at the **OneAdvanced Housing Summit 2024**

Your opportunity to meet with peers and industry experts to address the critical challenges faced by both private and social sectors in the current economic landscape.\*

 **19th September 2024**

 **30 Euston Square, London**



\*Please note – attendance criteria: Housing Summit 2024 is designed for Housing Professionals in strategic or operational roles. It is free to attend and includes refreshments and lunch.



Scan the QR code  
to learn more and  
register your interest

[oneadvanced.com](https://oneadvanced.com)

# CONTENTS

July 2024



## Features

- 12 Housing First: Silver bullet or budget buster**  
Keith Cooper explores the popular Housing First approach to tackling homelessness
- 16 At your service?**  
Neil Merrick investigates the increasingly contentious issue of service charges
- 20 Darren McGarvey interview**  
HQM catches up with the political activist and broadcaster to discuss the state of public services
- 24 Kwajo Tweneboa interview**  
Ahead of the publication of his first book, Jon Land talks to the high-profile housing campaigner
- 28 Housing's Next Generation 2024**  
As this year's competition reaches its grand finale, we meet our six finalists



## EVIDENCE update

The latest research and analysis – in plain English

Bringing you the latest housing research from leading academics, in this edition of Evidence we explore how to make building safety remediation 'more liveable' and look at new research on evidencing the value of a social tenancy.

32

## News insights

- 5 Welcome
- 6 From the Chief Executive
- 8 Behind the headlines

## Views

- 40 Housing in Practice
- 44 Opinion: David Garrett
- 47 Opinion: Hannah Chandler
- 48 Opinion: Rob Gershon
- 50 Opinion: Peter Brown
- 51 Opinion: Sophie Appleyard

## Spotlight

- 52 A life in 15 questions
- 54 A week in the life
- 56 In the frame
- 59 The last word

**Published by**  
HQN  
Rockingham House  
St Maurice's Road  
York  
YO31 7JA

**Editorial:**  
Alistair McIntosh  
Jon Land  
Janis Bright  
Max Salisbury

**Design:**  
Sam Wiggle

**All enquiries to:**  
jon.land@hqnetwork.co.uk  
Tel: 07740 740417

Published four times a year. All rights reserved. Reproduction in whole or in part without written permission is strictly prohibited.

Get interactive



Click



Watch



Listen



# Consumer regulation is here: Will you pass the inspection test?

Does everyone in your organisation understand their role in meeting the new regulatory requirements? The RSH has doubts. The HQN team is here to help with a series of workshops breaking down the standards and providing practical guidance.

**Tenancy Standard**  
6 August (virtual)

**Transparency, Influence and Accountability Standard (part one)**  
17 September (virtual)

**Transparency, Influence and Accountability Standard (part two)**  
18 September (virtual)

**Safety and Quality Standard**  
24 September (London) or 1 October (Manchester)

To find out more and book your place, please visit [hqnetwork.co.uk/hqnevents](https://hqnetwork.co.uk/hqnevents) or scan the QR code.





## Editor's welcome

After 14 years, the Tories are no longer in government. It seems like the sole aim of the voting public was to make absolutely certain that this would happen. But what does the future for housing look like under a new Labour government?

The initial signs are encouraging. It's welcome to see some continuity with Angela Rayner already in place as Secretary of State at the soon-to-be-renamed Department for Levelling Up, Housing and Communities. She becomes one of the few housing secretaries to have lived in social housing. Matthew Pennycook, previously Shadow Housing Minister, joins her.

You would expect Labour to move quickly in some areas of housing policy. The manifesto promised to 'immediately' abolish Section 21 'no-fault' evictions and deliver wider reforms to the private rented sector, such as extending Awaab's Law in a move to drive up the quality of homes. Leasehold reform on a much more comprehensive scale than the Tories managed to deliver is also likely to be fast-tracked.

The pledge to deliver 1.5 million homes over the next parliament will be harder, not least because the previous government never once hit its annual target of 300,000 homes a year, primarily because it was solely reliant on private developers. You can't fault Labour's ambition, but you do wonder how they're going to do this given the somewhat woolly measures set out so far – building on the 'grey belt' anyone?

Reforming the planning system is part of the plan (where have we heard that before?) and we know they're looking to bring in former Tory minister Nick Boles as their new 'Planning Tsar', but if they really want to turbocharge housebuilding there needs to be a major programme of social housebuilding driven by government investment. Labour have alluded to it in the manifesto but where the money is going to come from is anyone's guess, given the fiscal constraints they've imposed on themselves.

With funding key to radical change in the housing sector, we're going to have to wait for the autumn budget for anything meaningful to be announced – although Rachel Reeves included housing and planning as priorities in her first speech as chancellor. We may hear a lot of positive noises on housing in the coming months but ultimately action will speak louder than words.

In our cover feature this month, we ask housing campaigner Kwajo Tweneboaa and social commentator Darren McGarvey about their hopes and fears under the new government ahead of their appearance at the HQN annual conference.

*Jon Land,*

**Jon Land**  
Editor, HQM

## From the Chief Executive...



### Memo to Labour – here’s the case for tackling housing early

Wasn't it uplifting to see a room full of ministers that actually looked like they wanted to sit in the cabinet? Better still, each and every one of them has put in the hard yards to get ready for their role. What a change from the musical chairs of the last decade or so.

But where do they make a start? On so many bread and butter services, like transport and hospitals, Britain is broke. Yet the conundrum is that we punch well above our weight on science and technology. You can't get from A to B, but our Formula One cars are the best in the world. Britain can fix any problem it wants to, but for a long time we've chosen not to.

Now, you can't do everything at once but I'd like to make the case to tackle housing early. Why do I say that? It would win hearts and minds while at the same time growing the economy.

On a personal note, I honestly believe I've worked hard for everything I've got. But younger people just think that us boomers won our houses off an Omaze lucky dip. It's hard to argue against them. We must give younger people the

same chances that we enjoyed to get a home. If we turn our backs on them, they will seek more radical solutions.

When people have a stable home they're more likely to have children. Well, at least they have a choice to make. It's a bold step to start a family when you live in a tiny high-cost private-rented flat with little or no security of tenure. Time and again I read learned articles pointing out that the low birthrate is dragging the economy down. To

state the obvious, building homes would do the opposite and boost growth.

So, how do I think we should go about turning housing round? First things first, we need a total ban on listening to think tanks. If Policy Exchange had their way, there wouldn't be any council homes left at all in Keir Starmer's Camden or even in some parts of Angela Rayner's Stockport. The best people to talk to are residents. Back in the Blair days at the NFA, we always sent in our tenants to talk to ministers. Ministers wanted the message straight, not filtered by, frankly, the likes of me. I'd go back to that. Mind you, I do like the appointment of James Timpson on prisons. Perhaps we could follow suit and give Kwajo Tweneboa and Darren McGarvey main parts in housing? We could sure use their intellect and oomph. They'd be big step up on the flaky Tory housing ministers that flounced out every five minutes.

In fairness the housing ministers were right to walk. They had no powers to do anything much at all. Where are the homes they were going to build? It took forever to put in place

a regime to oust poor managers after Grenfell. And it doesn't work that well. Michael Gove sent many angry letters to underperforming social landlords. But most of the time it was just sabre-rattling. To quote Lord Collins of Helmsdale, its time to rip it up and start again.

By way of contrast, the last Labour government was just a lot sharper. They had a well thought through set of carrots and sticks that helped to drive up performance at Camden and Stockport.

***“We’re swimming in data about housing need. Can we pull together analysis pinning down the problems locally and saying what we could achieve by operating more efficiently ourselves?”***

Will Keir and Angela think about going back to that regime? Put simply, inspectors went in to vet the quality of landlords and if the landlord passed muster it qualified for extra cash to fix homes.

In England today we have more sticks than a demented Labrador. Both the RSH and the Housing Ombudsman have burgeoning inspection teams. So far the ombudsman reports have been tough; soon we'll see what the RSH teams make of things. On top of that, we're about to issue satisfaction figures for landlords that are in many cases terrible.

This comes as a surprise to nobody. From 2010 until the night of Grenfell, almost no one in a position of power gave a damn about housing management. George Osborne slashed rents while boards diverted cash into building new homes. Often these new homes were in complex blocks with crippling service charges on punitive shared ownership leases. Hence satisfaction levels are rock bottom. This is a heck of a legacy for Matthew Pennycook. How does he fix the problems of the past while designing a low-cost homeownership option that works? As with all of the housing agenda, it will take cash.

The housing sector must prove that it needs the cash and it'll spend it wisely. Frankly, we're in competition with other services. For obvious reasons the NHS and defence are big priorities. I very much like the 20 recommendations in Julian Richer's *Our Housing Disaster and What We Can Do About It*. But we must put our best foot

forward if we're to play a role here.

All landlords now hold satisfaction data and many have, or will have, inspection reports. We're swimming in data about housing need. Can we pull together analysis pinning down the problems locally and saying what we could achieve by operating more efficiently ourselves? Then state the government funding needed to ensure new and old homes are places we'd all be proud to live in. It's going to be a colossal sum so we'll be making tough choices for decades to come. I'd put mayors in charge of delivery in their areas with powers to go with it.

As luck would have it, Keir Starmer has made a painstaking study of managing in adversity. Like many of us, he's witnessed first hand the struggles of building a new stadium for Arsenal, including the ups and downs of using home sales to pay for it, while keeping a cup-winning team on the park. And all the time, rivals are using every trick in the book to get ahead of us by fair means or foul. If that's not a metaphor for running the country, I don't know what is! When the inevitable backlash comes, Keir should return to North London and sit down for a nice Italian meal with Arsene Wenger. He'd find a way.



**Alistair McIntosh,**  
Chief Executive, HQN



# Behind the headlines

**Never mind the French connection. Bedbugs were already on the rise in Britain, and we must live with them**

The Guardian

Last summer, bed bugs hit the headlines after a major infestation swept across Paris. But the pests are increasingly a nuisance closer to home. Here, Claire Tough, Director of Communities and Customer Services at Homes in Sedgemoor, talks about their own battle with the bugs and the steps they've taken to try and get on top of the problem.



## Background

Last summer you may remember the stark headlines in the news around an emerging bedbug crisis in Paris and other French cities. This promptly raised the profile of the issue that previously had been fairly low-key.

Like many organisations, our bedbug experience had been rather ad-hoc, but in 2019 all that changed when we started to see evidence of an increasing number of reports of bedbugs in one of our blocks of flats.

Our problem emerged in a large block of 81 flats, comprising of one-bed and bedsit homes for people living in Bridgwater, Somerset. Historically, there had been a relatively high turnover of tenants due to the diverse customer group who lived there, predominantly single occupant households.

## Planned works programme

The infestation became an issue during a large, planned heating replacement programme to instal a new green heating system. The system was to replace an aging communal gas-boiler system prone to repeated failure. It had also been expensive for our customers with no capacity to control on an individual basis, so this was very new and exciting for all.

The works included the installation of new pipework and trunking into every flat. Works were intrusive and disruptive but access into every flat was necessary. This brought its own challenges, as many customers were reluctant to have the works completed despite the benefits that were promised. As the works progressed the bedbug problem increased and started to spread, despite our best efforts to treat and clear.

## Challenges

Through Covid we continued to let homes, but the bedbug issue started to really impact in 2020. Continuing problems meant we had to do something significant to get to the crux of the problem. We gained agreement with the council, as landlord and our sole shareholder, to support our intention to hold vacant properties until the problem could be resolved to an acceptable level. We had let several flats but the impact on residents because of the bugs and disruption from works was becoming increasingly problematic and impacting negatively on customers and our colleagues as they tried to help.

Contractor issues exacerbated the problem when works were suspended and then extended due to a change of the primary contractor. This impacted further on the growing number of voids and our ability to react to the infestation quickly.

As time went on, we became experts in the life cycle of a bedbug; bugs become active in warmer conditions and,

importantly, where homes were occupied. This being a large block with communal heating meant the bugs had the ideal conditions to thrive all year round. Just as we thought we were getting somewhere, a surge of reports started again. Multiple treatments caused further disruption and protracted the potential to act quickly (already hampered by the ongoing works in the building).

We continued to have several flats where our inability to access posed significant problems and delays invariably resulted in tenancy enforcement action, with court delays also compounding our ability to resolve. These homes were eventually discovered to be the main source of the wider problem.

## Dealing with the problem

In 2020 we procured a specialist pest control company with expertise in eradicating bedbugs to treat the problem for us. In truth, I believe they were used to the hospitality industry, which generally has a programme of regular treatments. However, when faced with our particular situation, including issues around timely access, instances of hoarding and the constraints of legal action, they also

found things challenging. The introduction of sniffer dogs, Ted and Oakley, was a game changer that provided a more positive focus to dealing with the problem quickly.

Some customers were reluctant to have the dog access their home and for a period we declared a tenancy enforcement amnesty on cannabis found in the home, to access and treat.

In several cases, we did need to enforce the tenancy conditions by way of injunction but this was to secure access only. Delays waiting for court dates further protracted our ability to deal with issues quickly. Ted visits were promoted as supportive to resolving the problem and gained a really positive response from customers.

The pest control contractor commenced an intensive programme of treatments in 2020. However, several ongoing management issues within that organisation meant we had to reset the work schedule in July 2022 to ensure we were getting the results we needed, as infestation and reinfestation became an ongoing problem.

Due to the nature of the work, a visit by a sniffer dog couldn't take place within three weeks of a treatment, so all visits and treatments had to be coordinated very closely.

To manage this complex operation more robustly, we invested in a full-time on-site customer liaison officer whose main focus was to build great working relationships with our customers, offering more vulnerable customers practical support and in turn earning their goodwill and cooperation. In addition, strong and frequent communication to provide updates worked well. Managing individual concerns and more complex circumstances was difficult. We were also mindful that visitors to the building and the potential to spread elsewhere in the stock was a real risk. We offered a

*“As time went on, we became experts in the life cycle of a bedbug; bugs become active in warmer conditions and, importantly, where homes were occupied”*

first treatment in homes outside of the block as a prevention measure, and also where there had been a link with the building.

We produced signage and an information leaflet to explain about bedbugs, what they are and their life cycle. We also sought to provide information about how people can reduce the potential to spread bedbugs within their homes and to other buildings.

Our customers were great and really worked with us to overcome the challenges we were all facing.

### Reletting

Historically, the properties concerned had been hard to let, particularly where a sensitive let criteria had been applied to expand the diversity in the block. As a result, letting these homes was always very time-intensive, requiring repeat matches, verification work and viewings until vacancies were filled. We put a lettings plan in place, as we knew we needed to re-establish a community and restore confidence within the block.

We took a multi-agency approach to ensure we were customer-focussed. With support from the council's housing advice team, we gained agreement that they wouldn't discharge their duty under homelessness legislation on these properties, as this would essentially remove choice for customers. We wanted new customers to see these refurbished homes and be open and happy about living there.

We created a show flat that was fully furnished to demonstrate what could be achieved in a small bedsit space. The property had previously benefitted from a new kitchen and bathroom so we did a full redecoration; we also provided a modern vinyl floor covering. Previously, carpets and soft furnishings had harboured bugs so we wanted to minimise future potential for this as much as possible.

We took a phased approach to letting, commencing on the ground floor where we had nine empty homes. Initially and unfortunately, we saw multiple refusals. However, the team worked hard to ensure we had the right customers; we prioritised those in work and provided other small incentives to make these homes a very attractive proposition.

We took the end of March 2024 as our target to let all legacy empty homes; 29 in all, and a small team worked hard to achieve this.

On letting we asked new customers to

*“We’ve seen customers experiencing extreme behaviours, including significant anxiety and self-harm due to the extent of the problem and the impact it was having on them”*

acknowledge the risk of bugs in the building and to sign to confirm (in addition to their tenancy agreement) that they must allow access for inspections and treatments if required.

We also actively prompted new tenant visits within the first month of the new tenancy commencing so that all new tenants had no hints of a bed bug infestation starting.

The building is currently bug-free and we're working hard with customers to enhance the outside space.

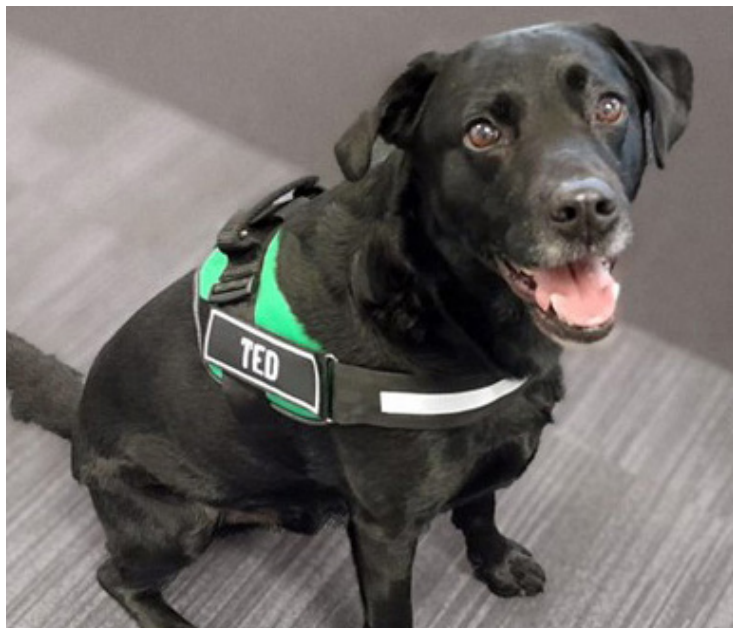
We're putting a system of regular treatments in place and have committed to our customers. We'll continue to support them should any new issues occur. We're mindful of the impact the cost of living has on people on low income and therefore we support new customers with furniture, such as beds and mattresses, so that contaminated recycled items aren't brought into the building.

### Impact on customers

Bedbugs have had a significant impact on our customers. We've seen customers experiencing extreme behaviours, including significant anxiety and self-harm due to the extent of the problem and the impact it was having on them.

Aside from treatments to the individual flats, we supported customers to remove and dispose of property and wash clothes and soft furnishings at a temperature of 60 degrees or above to kill them off. Although there was a laundry facility in the building, it was insufficient to deal with the volume of clothes etc we were required to wash and dry within the short treatment window we had to prevent reinfestation.

We employed two colleagues to help customers remove and dispose of their personal property, with the worst affected customers only able to keep sentimental items (which included sealing and storing items in dry storage for over a year until all bugs had died). This was obviously a really difficult time for our customers – and colleagues, who understood the impact the situation was having on



The introduction of 'bed bug' sniffer dogs has been a game changer

*“Colleagues supported customers to launder and dry clothes as well, in a specially hired laundry facility located on site specifically for the purpose”*

people’s mental and physical health. Colleagues supported customers to launder and dry clothes as well, in a specially hired laundry facility located on site specifically for the purpose.

Colleagues continued to each be on-site three days a week. They managed the day-to-day management of the scheme including:

- Liaising with the contractor and organising treatments and works related to bedbugs
- Dealing with removal of infested furniture
- Coordinating contractors, including flooring, decorators, responsive repairs, specialist furniture removal and cleaning
- Offering a well-utilised support function for residents which has in turn created the goodwill and buy in needed for the bedbug project
- Assisting with tenant visits
- Assisting with block inspections.

For those customers who lost much of their furniture and clothes, we committed to purchasing new replacement items. We also provided attractive replacement vinyl flooring to reduce the potential for further problems. Communal spaces were treated and flooring replaced, and all customers were provided with a service for items to be wrapped in plastic prior to being removed from their flats.

Management to support the customer group has been extensive throughout. We’ve:

- Utilised a property as a site office to coordinate on-site works and support customers. This was cheaper than bringing additional temporary facilities on site and provided confidence and immediate support to all those affected
- Recruited a dedicated officer to assist customers to pack up, dispose of and launder their belongings
- Extended the tenant liaison officer for the heating contract to support the above. These officers have now had their contracts extended further to support the letting of all empty homes. Their roles include:
  - Liaising with specialist contractors and organising treatments and works related to bedbugs
  - Dealing with the removal of infested furniture
  - Coordinating contractors, including flooring, decorators, response repairs, specialist cleaning and clearance etc.

Over the period we held off the letting of 29 flats as a result of bedbugs, which has resulted in a



Homes in Sedgemoor engaged openly and proactively with tenants about the bed bugs issue

significant rent loss as well as having a huge impact on our overall letting figures for the year. Currently, we have no flats receiving active treatments. We have a plan in place for on-going treatments due to the nature of the issues we’ve experienced.

Throughout our concerns have been:

- Risk of reinfestation for new customers. This happened when we first attempted reletting. The resulting complaint and cost to the organisation as well as stress for the customer and colleagues involved was high
- The welfare of a vulnerable customer group already residing in the building
- Increased workload for all involved if re-reinfestation occurs
- Risk to organisational reputation.

When we restarted letting, we undertook to take the following steps:

- Wait for a period when all new reports of activity had ceased
- Consult our contractor on recommended steps to prepare flats for relet – eg, additional treatments
- Actively inform potential applicants of the issue in the block so they can make an informed choice; we felt it paid to be open, honest and transparent
- Negotiate with the council’s housing advice team so that they don’t discharge their duty under homelessness legislation on these homes, which would essentially remove the choice for these customers
- Put in place a lettings plan to include a sensitive let on all properties to reduce housing management issues. We also sought to prioritise those in work
- Create a show flat and offer white goods and beds to all new customers to the block
- Ensure a continued presence on site to support the lettings process and manage the scheme, considering the potential number of new customers, the high support needs of those already living there and the potential risk of more cases as the number of tenants rises.

# HOUSING FIRST: SILVER BULLET OR BUDGET BUSTER?

---

It's dubbed a "miracle" in the press and deemed "highly effective" by homelessness organisations, but the popular Housing First approach is expensive and some experts question just how successful it is in supporting homeless people. **Keith Cooper** investigates.

Housing First, an increasingly popular way of helping homeless people with high needs, has been lauded by policy experts and academics in recent years. Widely credited with slashing homelessness rates in Finland and the United States, where it was devised, it has been adopted and endorsed by authorities, charities and governments worldwide, including in the UK.

Services modelled on the approach have sprung up at a remarkable rate since 2010, with more than 100 up and running in England, according to charity Homeless Link. You'll find them in most Scottish authorities, and in England a new model was recently tested at scale by government, with an initial £28m for a four-year pilot, launched in 2019 in the three big city sprawls in and around Manchester, Liverpool and Birmingham.

### High-fidelity

At the heart of the 'high-fidelity' model, which was trialled in these city regions, is a commitment to stick strictly to a set of core principles (see box). On the practical side, these aimed to ensure quick and unconditional access to a home, regardless of whether you're ready for it, and support for as long as you need it by staff with low workloads. This promise of rapid access to a home and unending support in a housing crisis at a time of constrained public finances made Housing First the "golden ticket" of homelessness, one housing source says.

Originally aimed at single people with multiple needs who are caught in a cycle of so-called 'entrenched homelessness', there have been calls for its rapid expansion to other groups. The

Centre for Social Justice told the Conservative government in 2021 to put Housing First "at the heart" of its plan to end rough sleeping and "dramatically increase" the number of places. Greater Manchester's Labour mayor Andy Burnham wants a "Housing First Unit" in the city by the end of this year. And the national party's shadow deputy leader, Angela Rayner, wants a national rollout, according to one pre-election report on the website Politics Home.

But amid this apparent unbridled enthusiasm, there are calls for more sober assessment of how Housing First works in the UK. While its driving philosophy of rapid access to housing is widely welcomed, there are growing concerns about how much a wider rollout would cost and whether it would be worth it.

### Silver bullet

Lígia Teixeira, chief executive of the Centre for Homelessness Impact, says the approach can be misunderstood as a silver bullet and is yet to be properly tested in the UK, despite multiple evaluations of the pilot programme.

"We do think that it's an intervention that's worth investing in but we need to be targeting it at the intended recipient. There's definitely this misconception, in some quarters, that if only we invested more in Housing First that would solve all issues. That's certainly not the case," Dr Teixeira says.

"It targets a really small group of people, who are the most expensive ones in the system," she adds. "Some very prominent people in the sector are also saying: 'We know this works so we just need to do it here.' But we know from other fields that things that work in other countries will flop in a different context. Resources are limited so it has to be tested in a rigorous manner."

Signe Gosmann, network development and researcher at Justlife Foundation, which supports people in temporary accommodation, says Housing First can be very effective. "But there's not one solution that fits everybody," she adds. "There's a concern that Housing First is talked about as if it's the solution to homelessness, but it's not. It's one tool in the toolbox."

Steve McKinlay, the chief executive of Tyne Housing, who advised the government on the pilots, is concerned that an unbridled expansion of the inflexible high-cost 'high-fidelity' model employed by the pilots would pull funding away from other much-needed services.

"Its ethos, as a housing rights-based approach, is fundamental in terms of taking progressive steps to reduce rough sleeping, homelessness and temporary accommodation," he says in a [comment piece for HQM](#). "But I'm genuinely worried that if all the money and attention is redirected into one, relatively expensive model, we'll end up with more people sleeping rough," McKinlay adds. "A

national rollout of a Housing First model shouldn't come at the expense of other parts of a homelessness safety net and a pragmatic homelessness prevention strategy."

Concerns with the costs of the 'high-fidelity' model were flagged last year by Eddie Hughes, a rough sleeping minister during the time of the pilots, who worked at YMCA Birmingham before becoming an MP. "In principle, it's completely the right thing to do. You turn up at a council with really complex medical and physical health needs. It takes a while to get you supported into a position where you're able to support a tenancy on your own. Therefore, it's difficult to put a time limit on that," he told the publication *Inside Housing* in an interview. "However, that bumps into the reality of the fact that government funding is finite and sometimes time-limited. So, how do you manage to sustain that sort of support?"

### Graduating

The pilots attempted to control support costs by introducing the idea of 'graduating' into the model. But

***"A 2022 survey for the combined authority of support workers in Liverpool found that 70% of its 210 participants would need access to Housing First support 'indefinitely'"***

this ultimately ended in failure, official reports indicate. Of the 1,200 people enrolled in the programme, only 32 had graduated towards the end of its final fourth year, most of them in the West Midlands. This pilot had assumed each participant would require three years of support and that a “significant number of clients would ‘step down’ from HF by the end of the pilot”, its own evaluation says.

Dr Teixeira says the idea of graduation was peculiar to the English model and “not very in line with the philosophy of Housing First. The idea of graduating came out of the need to work with the resources available but the whole point of Housing First is that it would be there for as long as those individuals need it because they’re such extreme cases.”

***“A national rollout of a Housing First model shouldn’t come at the expense of other parts of a homelessness safety net and a pragmatic homelessness prevention strategy”***

**Steve McKinlay, Chief Executive, Tyne Housing**

A 2022 survey for the combined authority of support workers in Liverpool found that 70% of its 210 participants would need access to Housing First support “indefinitely”.

Three pilots have also run into other difficulties, we’ve found. Councils running the services have struggled to stick to Housing First’s core principles and are again running out of cash. Together, the three pilots still support more than 1,200 participants and all appear to require central government funding to continue beyond March next year.

It’ll be no shock that the most problematic pitfalls of running Housing First in England is access to suitable housing and long-term funding.

Participants in the pilot programmes waited up to a year for a home, according to a government evaluation in 2022. Many waited for months. “The primary challenge faced by all three pilots continues to be access to affordable and suitable accommodation,” it adds.

**Drained budgets**

These prolonged waits drained budgets, put relationships with support staff under pressure, and even made participants worse. Many had to be placed in conventional supported housing until suitable homes became available. In Liverpool, this meant ‘double-funding’, rendering its Housing

First programme “twice as expensive as the business-as-usual case”, according to the city region’s own evaluation the same year. “If they’re in [supported housing] for a long time and then lonely or isolated, they’ll start...falling into negative cycles again, and sometimes people will worsen,” a government evaluation adds.

Funding became a bigger issue in the later years of the pilot, when it was close to running out.

Each city region was initially funded for four years, between 2018/19 and 2021/22, and was expected to offer ‘open-ended’ support. These fixed-term budgets almost inevitably became a source of anxiety for staff and participants as the March 2022 deadline loomed.

With just over a year and a half of funding left, none of the three city regional authorities had a “clear plan” about how to continue supporting the 904 participants they had at that point enrolled, an official report from 2021 says. The next year, this financial precarity turned anxiety into staff losses, and an even greater struggle to find suitable housing.

“The lack of assurance regarding the continuation of funding has been extremely anxiety-provoking for service users and staff alike,” a government evaluation reported that year. “This has contributed directly to the loss of valuable frontline staff in Greater Manchester and the West Midlands; a similar situation was anticipated in [Liverpool],” it adds. “Staff described housing providers not being willing to offer properties due to the lack of confirmed funding.”

Any staff which remained were now worried about “abandoning” participants, as caseloads doubled. “We don’t want to traumatise people by promising the continuation of support and then disappearing,” one support worker said. “What demoralises me [is] the short-term nature of the thinking. You need long-term thinking, not two- to three-year pilots and an extra 12 months here and there. It just doesn’t work,” one provider says in the evaluation report.

Higher caseloads left support workers fire-fighting “crisis” instead of helping participants develop the skills they needed to maintain a tenancy. This “exacerbated stress levels among staff, some of whom reported feeling overwhelmed,” one official report says.



The government eventually agreed to fund two more years in September 2022 but this ran out in March. The Liverpool City Region Combined Authority and Manchester Combined Authority only have funding in place until next March but the situation in the West Midlands is less clear.

Neelam Sunder, senior programme manager for homelessness at the West Midlands Combined Authority, says: “Post-March 2024 there’s been no dedicated devolved combined authority funding for scaling up or continuing Housing First.” The seven local authorities which took part in the West Midlands pilot were advised by DLUHC to continue funding with their Rough Sleeping Initiative budgets, which also runs out in March, she adds.

Birmingham Council told HQM it had funding in place until next March but has almost halved the number of people on the programme and closed it to new applicants. In 2022, Birmingham’s Housing First pilot had 175 on its books, according to government reports. It now supports 69, a quarter of which are in temporary accommodation, the spokesperson says. “64 households have left the scheme as they now feel they can support themselves independently,” he adds. “Due to uncertainty in funding arrangements, there’s no capacity to take on new applicants at the moment.”

Liverpool city region mayor Steve Rotherham is a big supporter of Housing First. “It’s a radical departure from this country’s traditional approach to helping the homeless,” he tells HQM. He claims the pilot has saved public services £34,500 per person on the programme and had proven “twice as cost effective” as more traditional methods of helping homeless households.

But a shortage of one-bedroom homes and the approach’s demand for “flexible support as long as it’s needed” were big challenges, a spokesperson for the Liverpool City Region Combined Authority says. “A lack of certainty over long-term funding makes it difficult to ensure that support is available indefinitely to our clients,” he adds. “The increasing pressures on local authority homelessness budgets mean that they’re not in a position to step in and fund the programme – therefore, central government funding will be needed.”

Greater Manchester Combined Authority says its participants still face long waits for housing and that the high support levels and low caseloads put an “effective ceiling” on how many it could help. “Expanding the service requires expanded revenue funding in order to maintain the intensity levels required for a Housing First service,” a spokeswoman adds. Four out of 10 of the 401 people enrolled in its service have so far sustained tenancies for two years.

In total, the government spent £42m on the pilot programme over six years to help more than 1,200 people. In 2022, the last year official figures are available, just over half had been found homes. Its most recent report in 2024

## ***“Post-March 2024 there’s been no dedicated devolved combined authority funding for scaling up or continuing Housing First”***

**Neelam Sunder, Senior Programme Manager for Homelessness, West Midlands Combined Authority**

found “significant reductions” in the number of participants feeling lonely and unsafe, and a “significant positive shift” in their health and wellbeing, but “no statistically significant reduction” in drug use or alcohol dependency and “little evidence of people moving closer to the labour market”.

### **The future**

So, what’s the future of Housing First? That lies in the hands of the new government, of course.

McKinlay says Labour’s commitment to economic credibility points to “little new investment into public spending. After 14 years of austerity, local authorities will still face a financial black hole. We need clarity over where new funding will come from and the trade-offs which it’ll require.”

Dr Teixeira says Labour must first look at how Housing First is funded, as the issue so skewed the performance of the pilots. “They should then pair that with a gold-standard evaluation, look at the cohort of people Housing First should be offered to, and make it part of a broader homelessness strategy, rather than just a rough sleeping one.”

A gold-standard comparison of Housing First, such as a randomised controlled trial, which compares it to other services which help a similar group, offers the best basis for rolling it out, Dr Teixeira adds. “There’s always a new fashion in homelessness, as elsewhere. But in health and education, any new model is tested scientifically before you roll it out or kill it.”

### **The seven principles of the Housing First ‘high-fidelity’ pilots.**

1. People have a right to a home.
2. Flexible support for as long as it’s needed.
3. Housing and support elements are separated.
4. People have choice and control over the type and location of their housing.
5. Active engagement – support staff are responsible for engaging with participant and caseloads are kept low.
6. Service is based on participants’ own strengths, goals and aspirations.
7. Harm-reduction approach – staff support those using substances to reduced immediate and ongoing harm.

# AT YOUR SERVICE?

---

Tenants and leaseholders are increasingly upset about the size of service charges. Can social landlords do more to assuage their anger? **Neil Merrick** investigates.

Since moving into her flat in west London two years ago, Laura Benkis has refused to pay any of the money she owes her landlord for rent or services.

As a shared owner, Benkis should be paying rent to Clarion Housing Association for a portion of the flat she part-bought in Ealing's 'Green Quarter'. She's also liable for service charges.

Benkis accepts she owes Clarion money, and has put aside about £13,000 to cover the arrears. But along with shared owners in neighbouring flats, she's refusing to hand over the money until Clarion produces a financial statement explaining the sums she's charged each month for services.

Benkis claims the association has failed to set out a business case for raising rents or service charges. "I'm waiting for them to clarify what I'm paying for," she says.

Benkis and other residents in Ealing are by no means the only shared owners angry about service charges. Nor is the disquiet confined to leaseholders.

For the past 12 months, the Social Housing Action Campaign (SHAC) has been highlighting the need to end what it calls "service charge abuse". The campaign was launched after almost 90% of tenants and leaseholders who responded to a SHAC survey said they were dissatisfied with the sums charged by landlords.

Suzanne Muna, secretary and co-founder of SHAC, says service charge increases in recent years far exceed inflation. In some cases, housing associations now charge for services that were previously included in rent, such as checking fire extinguishers work properly.

Unlike rents charged by housing associations and local authorities, service charges aren't subject to any cap. Furthermore, shared owners must continue to pay 100% of service charges, even if they own the lion's share of a property.

According to the Property Institute, the professional body for the property industry, service charges rose by an average of 41% during the past five years, compared with a cumulative inflation rate of 23%.

Last year, the Housing Ombudsman ticked off social landlords for not making it clear why service charges had risen, or explaining

what residents were getting for their money. Arguments over bills were seriously testing relations between residents and landlords, said Housing Ombudsman Richard Blakeway.

One leaseholder, who declined to be identified, says service charges for her flat in north London rose from about £50 per month six years ago to anything from £120 to £170 per month today. She cancelled her direct debit and, after lengthy arguments, refused to pay any charges to her housing association for about a year.

The association, she says, tried to charge her and other leaseholders for communal TV aerials, communal telephones and entry gates, even though it doesn't provide these amenities. "It's a continuous battle looking at items and making sure you're only billed for the right things," says the leaseholder.

Service charges is the number one area of concern among leaseholders contacting the Leasehold Advisory Service (LAS), an arm's length body set up 30 years ago that comes under the Department for Levelling Up, Housing and Communities.

Alero Orimoloye, a solicitor and senior adviser at the LAS, says disquiet among leaseholders over service charges is nothing new. "There's always been a sense of hopelessness," says Orimoloye, who has worked for the service since 2005.

However, LAS figures show it now receives about 800 enquiries per month about service charges, compared with 600 per month two years ago. Complaints normally revolve around the scale of charges and the quality of service or work.

By law, landlords must show it was necessary to incur the cost, that prices charged by contractors are competitive, and that charges passed onto individual households are reasonable. "You have to consider the person who's paying," says Orimoloye. "They have a right in the matter."

The LAS advises disgruntled leaseholders not to withhold payments, as they could be in breach of their lease and face repossession. Better to pay up, buy some breathing space, and argue about the charges later.

However, Suzanne Muna says tenants and leaseholders who contact SHAC fail to understand why they should pay for a service

***"The LAS advises disgruntled leaseholders not to withhold payments, as they could be in breach of their lease and face repossession. Better to pay up, buy some breathing space, and argue about the charges later"***



*“In some cases, housing associations now charge for services that were previously included in rent, such as checking fire extinguishers work properly”*

they don't receive, and risk not seeing their money again. “They don't see why they should pick up the charge for these things,” she says.

Some residents who withhold money are successful in getting charges reduced, but others are scared to enter into a dispute, says Muna. Meanwhile, the waiting list for the first-tier tribunal that adjudicates on property disputes grows ever longer. “If everybody who wants to went to court, the courts couldn't cope,” she adds.

The picture is confused by the fact that service charges may be fixed or variable. At L&Q, the charge for most tenants is fixed at the start of each year, but charges for some tenants vary from month to month, as is the case for leaseholders.

Adrian Shaw, head of rent and service charges at L&Q, is sympathetic to claims that charges could be better explained to residents. The association is piloting a system in northwest England with communications consultants Tripartum that's designed to break down charges more clearly.

Depending on its success, the new approach may be rolled out to all L&Q customers in 2025/26. “We can look at how much information we give residents when they're purchasing or starting a tenancy,” says Shaw. “We're trying to improve all the time.”

Shaw also acknowledges that, following rent reductions over four years until 2019/20 and last year's government-imposed cap, social landlords are raising extra money through charges. “Over the past five years, housing associations looked long and hard at where they need to recover costs,” he says.

Laura Benkis hails from Canada where, she says, homeowners' associations make sure there's better auditing, and residents receive financial statements that set out the reason for charges.

In the UK, things are further complicated by

the surfeit of organisations involved in mixed tenure developments. Landlords such as L&Q and Clarion often pass money they receive from residents to managing agents, which set the level of charges based on the costs they incur for services.

Clarion says it cannot discuss individual cases, but has met with Benkis and other residents to discuss their grievances. Last October, it says, it provided copies of invoices submitted by First Port, managing agent for the Green Quarter, covering 2022. The next set of First Port accounts were expected to be sent to residents by the end of June.

Along with other associations, Clarion blames rising energy costs and other price rises for the scale of service charges. In May, Fiona Fletcher-Smith, chair of the G15 group of London housing associations and chief executive of L&Q, wrote to the then Housing and Communities Secretary Michael Gove after MPs criticised the bills facing some households.

Since 2019, Fletcher-Smith pointed out, building insurance has risen 92%, utilities costs by 73%, and professional fees by 69%. Building safety legislation had added an average of £177



to bills. “Housing associations are charitable organisations that don’t make a profit from service charges,” she wrote.

But Fletcher-Smith also acknowledged service charges could be explained better. “G15 members accept that improvements need to be made to the way service charges are set, collected and how we respond to queries about them.”

Two months earlier, the Levelling Up, Housing and Communities Select Committee had warned that the future of shared ownership schemes is at stake because of anger over service charges. Committee chair Clive Betts said some shared owners face “a blizzard of charges and an unfair burden for maintenance and repair costs” that could ultimately mean they never buy their home outright.

MPs suggested that charges might be scaled down as residents buy increasing shares, an idea that should go down well with shared owners, such as Laura Benkis.

In the meantime, all she and her neighbours are asking for is more transparency so they can check how bills are calculated. “If you go to Tesco, you get an itemised receipt,” she says. “Just show us what we’re paying for.”

**“Since 2019...building insurance has risen 92%, utilities costs by 73%, and professional fees by 69%. Building safety legislation had added an average of £177 to bills”**

#### **Ombudsman or tribunal – where should residents go for help?**

The **Housing Ombudsman** can adjudicate over the following:

- Was information about service charges clear and transparent at the start of the tenancy or lease and subsequently?
- Did the resident receive the service paid for?
- Was the standard and level of service provided appropriate?
- Did the landlord provide key information to the resident on request?
- Did the landlord follow its policies and procedures, as well as the terms of the tenancy/lease, in deciding any change in the sum payable?

The **First-tier Tribunal** (property chamber) can adjudicate over the following:

- Who’s responsible for paying a charge, and is the charge reasonable?
- Would it be appropriate for a landlord to appoint a new manager to administer service charges?
- Has there been a breach of the terms of a lease in relation to service charges?
- Should a ‘dispensation’ be granted so a landlord isn’t required to consult tenants or leaseholders over a specific service charge?



Clarion apartments at Ealing's Green Quarter

# “A ONE-STAR REVIEW FROM A SNEERING DAILY MAIL WAS ONE OF MY GREATEST ACCOLADES”

Darren McGarvey is a man in demand. Since his book *Poverty Safari: Understanding the Anger of Britain's Underclass* won the prestigious Orwell prize back in 2018, the political activist, rapper and broadcaster has become a much sought after social commentator, renowned for his unflinching yet perceptive views on the state of 21st century Britain.



An authentic working-class voice, his recent BBC documentary 'Darren McGarvey: The State We're In' lifted the lid on the state of the UK's public services, and in August he takes his very personal show 'Trauma Industrial Complex – Trauma and Oversharing in the Age of Lived Experience' to the Edinburgh Fringe.

Ahead of his keynote session at this year's HQN annual conference, Darren sits down with Jon Land and Alistair McIntosh to talk about the response to his BBC series, the housing crisis and his current projects.

**HQM: It's been a busy year for you. Were you happy with how your BBC documentary series was received? And do you feel it's resonated with the public and/or policymakers?**

**Darren:** Yes, it was a bit nerve-wracking, to be honest. It was the biggest thing that I've done in terms of television work. It was a tough shoot and the process of getting the thing over the line at the end was a bit of a shock to the system, but it was a good experience. And as far as I could tell, the people who watched it, it resonated strongly with them. And even though I had my own concerns that maybe we'd taken too many teeth out of the thing in order to make it palatable for a mainstream British audience, it still felt like something that had a bit of an edge to it when compared

to most other stuff on television. So, I was quite satisfied with that. And also to get a one-star review from a sneering *Daily Mail* column, that was one of my greatest accolades.

**Have you had follow-up conversations with people in the sectors that you focused on?**

Yes. Obviously, there was a spike in visibility, which creates a level of interest, and people contact you. But to be honest, I'm contacted throughout the year by quangos and charities, and sometimes even directly by MPs. Although I tend not to engage too much with politicians directly, we did send them all a copy of the *Social Distance Between Us*. When it was first published, every MP in Westminster got a copy of that book sent directly to them. But really, the book was not necessarily for leaders and politicians. It was more the concept behind it. For me, it was like a reference book for anyone who wanted to look

at inequality in the UK in this post-Covid period, something that they could pick up and see what's going on in education, or the labour market, or housing, health, cultural stuff, criminal justice etc. That's why the book ended up being a little longer than probably it should've been. But once you start, once it's in motion, it just becomes its own thing, and you've got to submit to the will of the book.

**We wanted to get your thoughts on the future of public services in the UK, regardless of who forms the next government and perhaps how you would go about addressing some of the fundamental issues.**

I think what I'd like to see isn't politically possible currently. I mean, much is made of how little a difference there seems to be between the two main parties and the frustration with that. On the ground, in communities, people can feel the pressure coming from every single angle. Even today, the local authority in my area have issued a warning to us that if we've not packed our bins

correctly, then they will be tagged and left on the street. So, they've turned refuse collection into some weird game show where everyone's anxious about whether their bin will get collected. But we know this is just a cost-cutting exercise. It's just all about cutting costs because local authorities are

all running massive deficits, some are declaring bankruptcy.

So, there's a more fundamental question because, obviously, when you're a political partisan, it's very easy to attribute the blame to a specific party, whether it's local, national or sometimes even international. But when you actually look around the UK or you've travelled around the UK as I have, you see that no matter who's in power, whether it's Wales, London, or Scotland, everyone is dealing with the same problems. They just have a different language and lexicon to describe it and the parties have a different range of possible solutions they'd be prepared to carry out. And when you really get down to it, the issue in the UK is far more fundamental. It's about what does the new economic settlement look like? What's the new vision for society? And, currently, politicians don't feel that culturally the country is in a place where we can be that bold, unfortunately.

*“There are always politicians who talk about building more homes that are ‘affordable’. But even the affordable homes aren't really affordable. They're just not. For the average person, you're still priced out of that”*

*“The political nightmare that’s been created for anyone who wants to address the housing crisis is that they have to take action that would lower the value of all homeowners’ properties. And the homeowners are the key demographic that the centre-ground...have to appeal to because they’re the people who will turn up to vote”*

**As someone who grew up on a council estate, do you feel social housing is a force for good in this country? Or do you see it as an integral part of what you’ve referred to previously as “the poverty industry”?**

Up until not long ago, there was no shame in having a council house (that’s what they were called before they were all sold off to social housing operators and became essentially privatised). They’re still there and there’s still a level of social utility and responsibility, but I know that they’re run a bit differently now. The issue is that as a result of the economic liberalisation that occurred, a central cultural prong of that was to create this ‘cult of homeownership’, which made fashionable the idea of getting into huge amount of debt to purchase a house or, in some cases, not so much debt to purchase a council house. And, ultimately, this created a situation where to not own your home is a mark against your prestige as a person. And that was a significant shift.

Now, the idea of owning property and the idea of that facility being available to ordinary people and not just the landed gentry or wealthy people, is in essence a good idea, but you also have to take care of the social housing stock for people who, one, don’t buy into that, and, two, can’t afford to get into that. So, the situation that we have right now is that the rental market takes up a lot of the slack here. Unfortunately, this isn’t sustainable for people who aren’t earning enough to live, even more so when you factor in the constant rising costs associated with the rental market and where there aren’t any real protections against evictions and market fluctuations.

There’s huge demand. And again, you have to look at the politics underneath that. The political nightmare that’s been created for anyone who wants to address the housing crisis is that they have to take action that would lower the value of all homeowners’ properties. And the homeowners are the key demographic that the centre-ground, keenly-attuned politicians have to appeal to because they’re the people who will turn up to vote, as they’re the most invested in the current economy. Unfortunately, that means that those living in the rental market are always with their backs against the wall and the

landlords have all the power. I don’t think that’s fair but I also don’t think politicians have the kahoona to truly address the issue.

**Have you got any thoughts about how to tackle some of the fundamentals of the housing crisis? What would you do?**

There are always politicians who talk about building more homes that are ‘affordable’. But even the affordable homes aren’t really affordable. They’re just not. I mean, for the average person, you’re still priced out of that. There are lots of initiatives to encourage people to get on the housing ladder. But, ultimately, one of the biggest barriers for the ordinary person is that they can’t get acknowledged for their level of financial responsibility simply by paying rent on time for years and years and years. So, they’ve got to jump through all these hoops. They’ve got to get a big deposit together. And, ultimately, the

*“Most people with trauma don’t know they have it, and most people with trauma wouldn’t be caught dead speaking about it publicly”*



market isn't really set up for the average person, a young person. Maybe they're just coming out of education, maybe they have a young family. And one of the reasons for that is just that the people who represent the homeowners and the housebuilders, they have such a big voice when it comes to how policy is designed and how policy is implemented. And really, when you get down to it, those are the ones that are going to have the ear of the politicians when decisions are being made.

As for tenants and tenant unions – they've often only got a tokenistic role, or they're seen as campaigners and activists on the outside of a process, shouting in, unfortunately.

**Looking ahead, Darren, you've got your Edinburgh Fringe shows in August. They seem to be quite personal. Do you want to tell us about those?**

Certainly. Basically, I'm working on a book which is going to hopefully say something new about the current conversation that's going on in society about trauma. Trauma is a word that's moved from being a strictly clinical term to a colloquial term that we all use now to describe varying levels of distress that we experience. And in that colloquialisation of the term, there's the resulting flattening out of what it actually means. So, using my own lived experience, I hope to explore what trauma is, what it isn't, some of the dynamics and incentives at play, where – in the absence of clinical guidance and public services which offer it – people are forced to turn to the internet for answers. And online, it's highly unregulated. Online, you have therapists with questionable qualifications who are making vague statements about people's level of trauma that aren't always applicable to our circumstances. And so I feel that with my lived experience of trauma and with my lived experience of telling my story of trauma, then, ultimately, I want to caution people about rushing out there thinking that by talking about the bad things that happened to you, somehow a catharsis is going to come, because that's not necessarily the true story of what happens.

So, at the Fringe, and with other strands to this wider project that will culminate in a book, I hope

to speak to experts, people with lived experience who live life in the public eye, like comedian Janey Godley, for example, or trauma campaigners like Suzanne Zeedyk and James Doherty in Scotland, and really just get into a deeper discussion, which obviously recognises that people who have trauma or think they have trauma must be treated sensitively.

But we must also be careful that we don't begin to use individuals with lived experience of something as avatars for everyone else out there who suffers from that thing. Because people who are willing to talk publicly about things repeatedly – we're a distinct class of people within the trauma discussion. Most people with trauma don't know they have it, and most people with trauma wouldn't be caught dead speaking about it publicly. It's one of those topics that people won't necessarily signal their views or opinions about publicly because it's very sensitive. But they're always very happy to hear someone else who perhaps is brave enough or has a platform where they can sensitively navigate the terrain around the topic that obviously is very, very important. So, a lot of it [the show] is up here in my mind, but at the same time, there's an appetite for it. I've done a few public speaking gigs now around the UK.

**Are you still making music?**

I am, yes. I'm working on a record right now, which is a strand of the Trauma Project. And the album ultimately has a bit more of an artistic licence, which is going to be fun for me. We just finished the lead single last month, finished mixing it. We're now in production meetings about the video for it. And, ultimately, the album which is going to be less hip-hop driven, but still have a hip-hop ethic, will be an attempt, I think, to pull in a slightly broader audience by just making the musical aesthetic a little less harsh for people who are not used to the hip-hop sound. But it's an exploration of my story, my interpretation of my story. It's also a cautionary tale for people out there who run with any narrative in their mind that is memory-based and hasn't perhaps been subjected to the full light of analysis. We can tell ourselves a story in order that we can live with whatever our life has turned out like. But that story might not be as true as we think. That can be applied to specific incidents that happened, or it could be applied to the intent and culpability of those who harmed us. It can be applied to the assumptions that we make about the other people who were around and what they could or couldn't have done in order to stop what happened not happening.

***“The local authority in my area have issued a warning that if we haven't packed our bins correctly, then they will be tagged and left on the street. So, they've turned refuse collection into some weird game show...But we know this is just a cost-cutting exercise”***

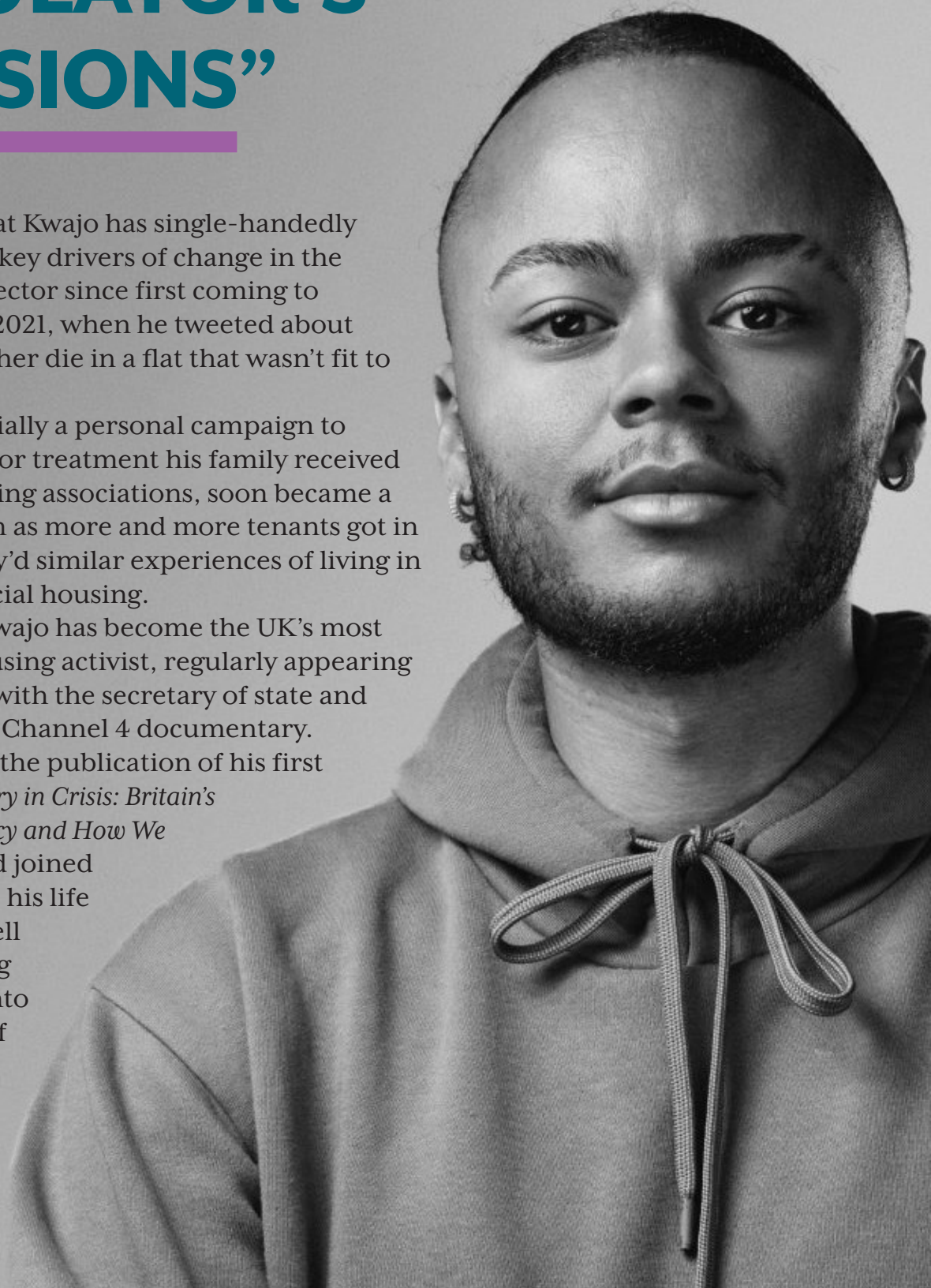
# “I HOPE THERE ISN'T ANY LANDLORD BIAS BEHIND THE REGULATOR'S DECISIONS”

It's fair to say that Kwajo has single-handedly been one of the key drivers of change in the social housing sector since first coming to prominence in 2021, when he tweeted about watching his father die in a flat that wasn't fit to live in.

What was initially a personal campaign to highlight the poor treatment his family received from their housing associations, soon became a national mission as more and more tenants got in touch to say they'd similar experiences of living in poor-quality social housing.

Since then, Kwajo has become the UK's most well-known housing activist, regularly appearing on TV, meeting with the secretary of state and hosting his own Channel 4 documentary.

On the eve of the publication of his first book, *Our Country in Crisis: Britain's Housing Emergency and How We Rebuild*, Jon Land joined Kwajo to discuss his life and career as well as his continuing investigations into the sorry state of British housing.



**HQM: Working with Sky News, you've just published some shocking findings into the number of empty council homes in England. How did this investigation come about and have you got to the bottom of why there are so many empty properties?**

**Kwajo:** I knew there were empty properties. I've been doing this campaign work for a very long time and I knew there were going to be lots of empty properties because I've seen them everywhere I go.

So, I decided to FOI every single council across England. I did also reach out to housing associations, but, of course, they decided they didn't want to respond. But I did find government data on housing associations, so I got the numbers I wanted in the end.

But in terms of the councils, we FOI'd all of them – myself and Becky and Nick from Sky News. We waited for the results to come back and they started pouring in and they were absolutely shocking. I mean, I expected maybe a few thousand, but there are nearly 34,000 empty council homes right now across England during Britain's biggest social housing crisis. When 1.3 million people are waiting to get into social housing and we have 145,000 homeless kids, that, for me, was enough of an answer, and I think it was an absolute disgrace, regardless of whatever excuse they tried to use.

It's not justified whatsoever. Those homes absolutely should be re-let. I can argue it from the perspective of those that are homeless, and I can argue it from the point of financial literacy on behalf of councils. They claim they're worried about going bankrupt, but are sitting – in some cases, for decades – on homes which aren't collecting rent, but also complaining that they don't have enough funding.

I'm the first to argue that councils need funding. But there's a huge question here about severe systemic mismanagement when it comes to finances and when it comes to managing their homes. They're spending £2 billion this year on temporary accommodation from temporary accommodation providers, private management companies, hotels, private landlords, at, in the majority cases, inflated prices, when at the same time, they're sat on tens of thousands of empty homes. They could use that money to bring up to the standard and re-let these properties, either

for temporary accommodation or permanent social homes, but they've chosen not to do that.

Some of them, by the way, just completely haven't got a clue they've even got these homes. They've lost track of them. People are moved out for antisocial behaviour or whatever reason and then the home's empty for years because they forget they even owned it. Stock management is so poor, especially across large areas.

**Our annual conference takes place on the day your first book is published. So, obviously, we're delighted to have you as a guest. It must be a very proud moment for you. Can you tell us a bit about the book and the journey behind it?**

Yeah, it's a very proud moment because I've been writing this for about two years now. I was very much in the middle of campaigning and I was seeing a lot of things. I talk about everything. Often, I go and do news interviews which are two

minutes long, and I try and get as much as I can into them news interviews. But this book is very different. I pulled out everything that I know, everything that I've seen, everything that I've been through – my own story from the very beginning, up

until meeting and speaking to people going through absolutely horrific things, as well as some of the big news stories housing-wise that we've seen over the years. It's a collection of all of that, as well as a wake-up call, I think, to Westminster and politicians, making it clear where they've failed, what their responsibilities are and what they should be, what their priorities should be, and what it'll take to fix the housing crisis, or what I perceive the solutions to the housing crisis would be.

At the end of the book, it ties back into real people and making it clear that their voices matter. What I've tried to do is demonstrate and make it as clear as possible how housing in this country, and a lack of access to decent and safe housing, affects other areas of people's lives and the social issues that we face – whether it's the NHS, education, crime, poverty, immigration. I've looked at all of them through the lens of housing or a lack of access to housing, and I hope it'll be an interesting read to people.

I mean, there are some horrific stories in there. No doubt people will be upset. I was upset writing it at points and especially going through

*“If Grenfell is to happen again, it'll be the regulator that's held to account, especially if they had the opportunity to investigate and hold a provider to account before disaster happened”*

the audiobook and going over it. I've spoken to survivors of Grenfell. I've spoken to the parents of Awaab Ishak, the two-year-old boy who died in Rochdale as a result of living in a home filled with damp and mould. I've covered stories about people who were severely ill, had their benefits cut and died.

I've written about people being discovered dead in their council or housing association homes after many, many years. It covers a lot, I think. Our country is in crisis, and I want the book to be an opportunity to learn and absorb some of the potential solutions. I'm glad there have been some politicians and quite well-known faces and journalists who have read it and think just that.

**When you look back on the last few years, did you ever think you would end up as one of the country's top housing activists? Does it feel a bit weird sometimes?**

It does. I mean, I've never had a degree or anything or studied housing. I've probably learned so much more by actually being thrown in the deep end of things and doing the theory and going out there and dragging my suitcase up and down the country, speaking to people, actually going through it. I've been forced to learn policies. I've been forced to have to learn legislation as well as what's right, what's wrong, laws behind it, talking to solicitors and legal practitioners. I never thought I'd find myself in the situation I find myself in now.

My intention a few years ago never was to be a housing person. If someone had told me years ago that this is what I'd be doing, I would have thought, 'boring'. In fact, I spoke to my head teacher a few years ago and it's so funny now looking back because she reminded me that we once did a project on what you want to do for a career. And I said property developer! So, I'm in no doubt that my life has taken a 180-degree turn. And I have to say I much prefer what I'm doing now. I really, really do. And I've learnt so much. It's cool.

**You could still be a property developer in years to come?**

I could, yeah. I could set up my own, I don't know, massive housing, social housing thing. I don't know.

**You're still investigating dire housing conditions all over the country and beyond. Do you feel anything has changed since you started your campaign work? What's your view of social landlords now as compared to a few years ago? Do you feel they're finally getting the message?**

Well, people are talking about it a lot now, and I think that's why they get the message. Had it died down in the very beginning, things would have continued like it was then, and perhaps, arguably, things would be a lot worse now. But social housing landlords have been forced to recognise that this is a national problem because the pressure really has been applied.

In many cases, they've been shamed into taking accountability, which never should've happened. I'm sure there's one or two social housing providers that still are naive and think 'that could never be us'. That's what a lot of housing chief executives were saying in the very beginning. Then myself or someone like ITV news, BBC news or Sky news, rocks up at their homes with a camera crew and it's on TV first thing in the morning and suddenly they're forced to take accountability and responsibility and realise, well, actually, it could be one of our homes. Because, in reality, it's a systemic issue and it's across the sector.

There are still major problems. I still have people reach out to me. Do I think enough has happened? No. Would I like to see more investment and changes in direction? Absolutely. What saddens me and makes me angry, and I aim fire directly at housing boards and housing association chief executives here, is this is seven years after Grenfell. Seven years on after 72 people lost their lives, the sector turned around and said things would change. Have they done enough of a good job to change things? Absolutely not. They've failed. It's been seven years!

*"I spoke to my head teacher a few years ago and it's so funny now looking back because she reminded me that we once did a project on what you want to do for a career. And I said property developer!"*

Things really have to change, and they really have to put their weight behind it. It's not enough just to stick platitudes on their website that things are going to change, because housing associations and councils are very good at marketing and very good at writing things on their website that don't necessarily translate to what's happening behind the closed doors of residents.

They need to make sure that action is put before words because so many people continue to suffer and people will continue to die. Often, housing staff say, and I do believe them, they go into the sector, they go into housing because

*“What saddens me and makes me angry, and I aim fire directly at housing boards and housing association chief executives here, is this is seven years after Grenfell. Seven years on after 72 people lost their lives, the sector turned around and said things would change. Have they done enough of a good job to change things? Absolutely not. They’ve failed”*

they care, but I think they need a wake-up call, – sometimes they simply don’t know what’s happening at a grassroots level. Sometimes, chief executives become too comfortable with their six-figure salaries, sitting in their nice offices and comfy daily routines and they forget who it is that they’re providing the service to and what’s happening back down on Earth in people’s homes.

**Do you think the Social Housing (Regulation) Act will make a difference?**

I hope so. It’s going to take time to see. I don’t know if the right word is impartial, but I hope there isn’t any landlord bias or anything like that behind the regulator’s decisions. I hope they base decisions on what it is they’re seeing. I hope that they enforce the regulation. I hope that they are strict and firm because this is about people’s lives. If Grenfell is to happen again, it’ll be the regulator that’s held to account, especially if they had the opportunity to investigate and hold a provider to account before disaster happened. I really hope that that’s what they do. They say that’s what they’re going to do. For far too long, the sector had little or no regulation. It’s the same with the private sector. Regulation isn’t a bad thing. It just means people have to do their jobs to a standard which is required. With any job, that should be the case. There should be a standard set that people have to follow.

**What would you like to see from the new government in its first 100 days from a housing perspective?**

Commitment to investing massively into building quality social housing, commitment to raising standards across social housing, commitment to investing in councils. I’d like to see commitment to leasehold reform, an urgent commitment to that. I’d like to see an overhaul when it comes to the private rented sector and acknowledgement that things have to change there. We have to be looking at rents. We have to be looking at how much people are being charged. We have to look at the quality of homes that private renters are living in. I’d love to see commitments on empty homes, and a proper empty homes

policy, and scrutiny of local authorities when it comes to their empty homes, as well as private management firms and landlords. I’d like to see a massive focus on the right areas of housing and a genuine understanding that, no, housing isn’t just about homeownership, homeownership, homeownership, but a fundamental human right for every single one of us.

**What do you think the future holds for Kwajo? Are you going to carry on being an activist in terms of housing or other areas, or would you look to move into politics or the media in the future?**

It’s a good question. Right now, I’m very comfortable being a campaigner, and I think in my heart, I’ll forever be a housing campaigner and a champion for housing because that’s my life, basically. I like having an effect at grassroots level. I like speaking to people that often aren’t heard, the people who are the backbone of this country. For now, I feel very comfortable doing that, but my life is changing. I feel like I’m at a point where things are beginning to shift

I’ve been asked a lot, will you go into politics? I’m not closed off to that. I don’t know if now is the right time for me. Sometimes you can change things from the outside but in order to have control of that steering wheel, you have to be on the inside. Perhaps that’s what it’s going to take. I often talk about wanting to see more working class representation of people that look like me in Westminster. Sometimes you have to be that person and actually open the door for others. We’ve seen politicians like Diane Abbott do that and others, so who knows?

But I also love the work I’ve been doing with the media, working alongside them. I’ve enjoyed seeing the world of media and how things work on the inside, but also the power that they have to genuinely change lives when they focus on the real things. Look at how Daniel Hewitt and ITV changed the lives of so many people when they started going into people’s homes and exposing the conditions they were living in, how they were able to go toe-to-toe with chief executives, how they were able to get these issues talked about in parliament. That’s the power that media and journalists have.

# HOUSING'S **NEXT** GENERATION 2024

## AND THEN THERE WERE SIX...

After a series of increasingly difficult tasks, we've reached the final stages of HQN's Housing's Next Generation competition for 2024. Ahead of the grand finale at this year's HQN annual conference, here's the lowdown on our six finalists.

After a challenging semi-final day in London last month, judges found it impossible to settle on a final five, so this year we have a ‘super six’ group of candidates competing for the coveted trophy at the HQN annual conference.

From a field of nearly 60, just getting this far can be considered a major achievement for this year’s finalists.

Commenting on the quality of the candidates, Alistair McIntosh, HQN Chief Executive, said: “This year the candidates were exceptional. It was really tough whittling down to the finalists. What struck me was that the young leaders collaborated with each other rather than competing.

“It was a pleasure to be in the same room as so many energetic and clever young people. It augurs well for the future of housing. Of course, we’ll have to pick a winner. But I want everyone to know just how strong all of the semi-finalists were. You’d be proud to have each and every one of them where you work.”

For this year’s semi-final at the Sovereign Network Group offices in Wembley, the 11 leading candidates were asked to collaborate on a series of challenges, from using emojis to describe how they think social housing is perceived by the public to a 90-minute task that required them to plan the conversion of a former hotel into a homeless shelter – no easy task with a strict timeframe, limited budget, no staff and some tough decisions standing in their way.

## Final challenges

This year’s final takes place during the HQN annual conference on Tuesday 16 and Thursday 18 July, and is split into two tasks (set out below).

### Task 1

Our finalists are in the running to become the Minister for Housing as part of the newly formed government. In the spirit of the current general election, we asked our six

candidates to create a short campaign film outlining the key attributes required of ‘the next Minister for Housing’. The candidates were asked to address both what the sector needs from its future housing minister and the personal qualities they feel are essential to the role that will help them successfully tackle the housing crisis and help the social housing sector be a positive force for change.

### Task 2

At the HQN annual conference in London we’ll be holding a debate-style session, where each of our finalists will be given a statement and told to argue for or against it before facing questions from the audience.

The following statements will be up for debate:

- Social housing staff should now be working full time in the office
- The social housing sector won’t learn from its mistakes until the regulator issues a multi-million pound fine
- Housing associations can learn a lot from Amazon when it comes to the customer experience.

### Our judging panel:

- Alistair McIntosh, Chief Executive, HQN
- Donna Cezair, Chief Executive, Worthing Homes
- Halisha Kaur, Chair, CIH Futures, New Business Development Manager, Bromsgrove District Housing Trust
- Tom Leon-Grimes, Service Development Manager, Orbit Group
- Shauna Hutchinson, People Advisor, Sovereign Network Group
- Nathan Ukachi-Lois, Social Housing Account Director, Totalmobile Ltd
- Kate Ratcliffe (2023 winner), Social Value Analyst, Vivid Homes.



This year’s semi-finalists (back row, left to right) Sarah Cross, Royal Borough of Kensington and Chelsea; Mica Joseph, Notting Hill Genesis; Kai Faulkner, Orbit Group; Lili Vetter, Wythenshawe Community Homes; Daisy Newman, Alliance Homes; Jenna Riley, Sheffield City Council; Joe Ross, Stonewater; Chloe Etheridge, Gloucester City Homes. Front row, left to right: Carla Pamment, Moat Homes; Lizzie Skillen, London Borough of Tower Hamlets; Anne Bentley, Worthing Homes.

# THE FINAL SIX



**Lizzie Skillen**

Housing Policy and  
Regulation Officer, London  
Borough of Tower Hamlets

Lizzie joined the housing sector in 2020 as a graduate trainee with Tower Hamlets Homes (now part of Tower Hamlets Council) and gained inspiring insight into housing leadership and strategy by working closely alongside the executive team and board. In her current role as a housing policy and regulations officer, she provides crucial expertise to service areas about regulation, policy and governance, enabling them to drive forward improvements.

**What the judges said:** “An outstanding performer... Definitely one to watch”



**Anne Bentley**

Neighbourhood Manager,  
Worthing Homes

Anne recently started a new role as a neighbourhood manager for Worthing Homes. After leaving school she completed an apprenticeship within the NHS and spent several years working in various roles across the organisation. In 2020, she began a career in social housing and hasn't looked back since. She's a strong believer in making a positive impact on people's lives and spreading kindness.

**What the judges said:** “Consistently demonstrated teamwork, leadership skills, and was considerate of others”



**Mica Joseph**

Head of Estate Management,  
Notting Hill Genesis

With a housing career spanning over ten years in housing, Mica is determined to continue working with the sector to enhance service delivery across the country. Throughout her journey, she has held various roles, collaborated with different teams and led numerous large and complex projects. Mica began her housing career working for a family-run maintenance contractor, delivering reactive repairs to small housing associations across London. Her contractor roots have equipped her with valuable insights into the challenges faced by suppliers, which, in turn, impact service delivery. About five years ago, Mica moved into managing teams and is now a head of service. She strongly believes that the only way we can improve our services is by attracting, supporting and developing the best people to work alongside us.

**What the judges said:** “A stand out candidate”



**Sarah Cross**

Landscape and Sustainability Manager, Lancaster West Neighbourhood Team, Royal Borough of Kensington and Chelsea

Sarah is a landscape and sustainability project manager at the Lancaster West Neighbourhood Team. Working as part of the Royal Borough of Kensington and Chelsea, her role focuses on mitigating flood risk and improving biodiversity within Lancaster West Estate in North Kensington. Starting her career two and a half years ago as a graduate with Charityworks, she quickly found a passion for working in the public sector and has focused in particular on co-designing and delivering green infrastructure and sustainable urban drainage systems (SuDS) to meet the needs of residents, address the challenges of urban climate impacts and consider the requirements of space-constrained central London social housing estates.

**What the judges said:** "A good presenter...stood out from the crowd"

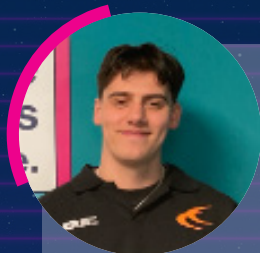


**Lili Vetter**

Equality, Diversity and Inclusion Specialist, Wythenshawe Community Housing Group

Lili is the equality, diversity and inclusion specialist for Wythenshawe Community Housing Group. She's co-chair of HouseProud North West, a LGBTQ+ colleague group looking to make change for LGBTQ+ people living in social housing, and Rainbow Roofs, the customer arm. She's also vice-chair of the Greater Manchester Housing Partnership EDI leads group. She's passionate about making change in the sector and wants to educate others on the importance of EDI in housing. She was recently shortlisted for the EDI champion award at the Women in Social Housing (WISH) awards.

**What the judges said:** "Passionate, engaging...a clear leader on the day"



**Kai Faulkner**

Assessment Officer, Orbit Group

Since beginning his housing career as a lettings apprentice in 2019, Kai has advanced in his organisation to assessment officer and designated safeguarding lead for his department. His main roles are to support secure sustainable tenancies and to promote a safeguarding-first culture. Supporting customers is firmly at the forefront of what he does, and he champions colleagues to drive the same ethos.

**What the judges said:** "Impressive...passionate...a team player...calm under pressure"

It's never too early to get involved in next year's competition. Nominations officially open early next year but if you have someone in mind, let us know by contacting [charlie.maunder@hqnetwork.co.uk](mailto:charlie.maunder@hqnetwork.co.uk)

# EVIDENCE update

The latest research and analysis – in plain English

Sponsored by **HSA** THE FORUM FOR HOUSING-RELATED RESEARCH AND DEBATE

## Welcome



**Social housing suddenly became an important political issue during the general election. All parties promised more in quantity, of course, and the need for good-quality, stable housing that doesn't price out those most in need was at least temporarily recognised.**

But there's a whole range of value to social housing that goes beyond the obvious. Groundbreaking work by Prof Jim Clifford and colleagues established the value of a social tenancy across five 'pillars' of wellbeing: financial, physical, mental and relational wellbeing, plus a sense of purpose. Researchers can then map the outcomes for tenants in different circumstances across these pillars.

Value of a social tenancy (VoST) is increasingly used in the sector. Now Prof Clifford has updated the model to take account of Covid, the cost-of-living crisis and other developments.

Residents in multi-storey blocks have had a torrid time trying to sort out the remedial works to their buildings in terms of costs, who's responsible for the work and so on. There's been little attention paid to what happens when the works finally begin. Research led by Dr Jenny Preece with leaseholders found that they had been largely ignored

when remedial works were planned or carried out.

The results led to the team's recommendations covering involvement of leaseholders, consultation and communication. The researchers also urged proper working practices on occupied buildings, and quality assurance mechanisms on the work.

Those recommendations were adopted into a code of practice published by the last government. The code sets out what residents should be able to expect.

Real estate investment trusts, or REITs, were once thought a great prospect for attracting private investment into housing. In the UK they've mostly focused on provision of specialist supported housing – housing with care, exempt from the usual caps on housing benefit. The sector has been dogged by problems, with the regulator raising questions as to the fundamentals of the business model and stories of poor-quality care.

Richard Goulding from the University of Sheffield Business School warns that the story of REITs carries warnings for governments tempted to rely on private capital for social care.

**Janis Bright**  
Editor, Evidence

## Transforming social housing into an asset class: REITs in supported housing



**Social care is in crisis, with MPs on the [Public Accounts Select Committee](#) warning that adult social care in England has been brought "to its knees" due to years of underfunding, short-staffing and neglect, writes *Dr Richard Goulding*. With almost half a million people on waiting**

**lists for residential care, and Labour failing to commit to additional funding in its plans for a [national care service](#), pressures will likely continue to fall on some of the most vulnerable in society.**

For Labour as an incoming government reluctant to increase public spending, the temptation is to rely on

institutional investors to inject [private capital](#) into social care. However, the record of private finance in the sector shows the need for caution, with the entry of real estate investment trusts (REITs) and other funds into supported housing for disabled adults associated with poor outcomes and financial instability.

A REIT is a type of corporate vehicle established to own real estate, allowing investors to gain exposure to property without having to gain in-depth knowledge of the underlying assets. Originating in the US in the 1960s, REITs gained in popularity and began to spread from the 1980s, gaining legal recognition in the UK through the Finance Act 2006. REITs are exempt from corporation tax on the

condition that they distribute 90% of their profits as taxable dividends to shareholders, the logic of which is to avoid double taxation. Since 2013, REITs and other fund managers have targeted social and affordable housing, with 19 active as of 2022 and managing £3.8bn of finance, according to the impact investor [Big Society Capital](#).

Supporters argue that the entry of asset managers into social housing is beneficial in that it allows investors to mobilise capital for a [social return](#), providing homes for the vulnerable while saving costs to the welfare state. A dominant strategy developed by REITs in achieving this has been through the development of a sale and leaseback strategy in specialised supported housing, specially adapted accommodation for people such as adults with learning disabilities. In developing this strategy, REITs such as Civitas typically acquire supported housing properties and lease them back to be managed by housing associations and other not-for-profit organisations. Such finance has allowed rapid growth within the sector, with the number of specialised supporting housing units increasing from 5,000 in 2014 to 20,000 today, according to the [Bureau of Investigative Journalism](#).

The key to this model lies in the ability of investors to capture high rents underpinned by housing benefit, a means-tested benefit paid to help cover housing costs. Specialised supported housing is not subject to [local caps on housing benefit](#) applied to general needs social housing, allowing much higher rents to be charged than in mainstream social housing. The logic is that higher rents subsidise supported housing's greater costs and complexity. However, surging investment has also exposed significant risks in this model, with the housing association [First Priority](#) announcing that it was on the verge of bankruptcy in 2018 after entering into multiple lease-deals offered by REITs.

[Regulatory investigations](#) into the aftermath of First Priority's near-insolvency have identified three key risks in lease-based finance. First, leases offered by REITs are long term, typically lasting at least 20 years and with most lacking break clauses. Housing associations are therefore responsible for covering any unanticipated costs and cannot easily exit an agreement. Second, leases are often linked to the inflation rate, exposing associations to long-term price rises. Finally, local authorities typically commission care packages on a three to five-year cycle, not the 20+ year cycle preferred by REITs. If available properties are unsuitable, then housing providers can be left with high void rates of unlettable properties. Such voids were high at First Priority, reaching [26.5% of its available homes](#) at the time of its collapse.

Added to these inherent risks were murkier dynamics shaped by 'aggregators', private firms who acquire, adapt and sell specialised supported housing properties to REITs. Aggregators quickly assemble portfolios of specialised supported housing, helping REITs achieve economies of scale. Nonetheless, investigations by [Inside Housing](#) have uncovered conflicts of interest, with many aggregators sharing senior personnel with associations' governing boards. Such incentives to take on unsuitable properties are exacerbated by many REITs offering bonuses for new contracts, a common practice in commercial real estate.

Faced with these risks, it's unsurprising that regulators have expressed alarm. In 2020, the Regulator of Social Housing claimed it would be "[more vocal](#)" in challenging problems, and [new legislation](#) gives local authorities more powers to license properties. Civitas has also announced a [4% cap on rents](#) for new leases, though these won't apply retrospectively. [Court documents](#) nonetheless suggest REITs are unwilling to introduce break clauses except in exchange for accelerated interest payments, limiting the ability to exit onerous contracts.

In a recent [academic journal article](#), I argue that the entry of REITs should be seen as an example of "financialisation", the dominance of financial markets, actors and metrics since the 1970s. However, risks exposed by this entry also reveal limits to financialisation, generating tensions that undermine social housing's appeal as a reliable asset for shareholders. For example, [shares in social housing REITs](#) such as Civitas fell by almost 10% in the aftermath of First Priority. While Civitas weathered this storm, investors ultimately sold their controlling stake in the REIT in 2023 to a Hong Kong investor at a "[disappointing](#)" 27% discount.

The work of the feminist writer [Emma Dowling](#) provides insight as to what generates these limits in adult social care. For Dowling, care isn't an ethical goal that stands outside of capitalism, but rather a collective practice by which our existing social structures and systems are reproduced, and subordinated under capitalism by the need to generate a profit. Dowling thus describes the entry of finance into social care as a "care fix", with private capital seeking out new profits through the erosion of welfare states in the

## JOIN NOW!

The Housing Studies Association (HSA) is a UK-wide membership organisation which brings together researchers, practitioners and professionals to promote the study of housing. HSA runs a programme of events including our annual conference and our public lecture on housing-related themes. The Association also offers:

- Events grant scheme enabling members to disseminate and discuss their work,
- Seminar Series grant competition
- Conference bursaries to early career and/or non-waged housing researchers and practitioners
- The prestigious annual Valerie Karn prize for best paper by an early career housing researcher.

Become a member from just £25 a year and access these benefits plus reduced rates to our events. See [www.housing-studies-association.org](http://www.housing-studies-association.org)

Follow us on twitter @HSA\_UK.

**HSA** THE FORUM FOR  
HOUSING-RELATED  
RESEARCH AND DEBATE

aftermath of the 2008 financial crisis.

Crucially, risks generated by the entry of REITs into supported housing show how financialisation through the creation of a care fix shouldn't be seen as an inexorable, inevitable process. Rather, instabilities as revealed by cases such as First Priority show how financialisation is in reality a high-risk strategy, with the treatment of housing as an asset unable to be neatly disentangled from its role as a collective

means of social reproduction. If a new government fails to defend that welfare state, it will be left to others, such as care workers and people living in supported housing, to find new ways of repairing and protecting social care.

Richard Goulding is a lecturer in the University of Sheffield Management School

## How to make building safety remediation more 'liveable'

**Thousands of multi-storey residential buildings require disruptive remediation work to fix safety problems identified in the wake of the Grenfell Tower fire, writes Jenny Preece.**

Aside from the scale of activities taking place around the country, what sets this work apart from other large building projects is that homes will often remain occupied through the course of the work. The merging of 'home' and 'building site' inevitably results in tension because of differences in needs, expectations and cultures.

When we carried out [research](#) in 2022 with leaseholders in England who were living in buildings undergoing remediation, it quickly became clear that there had been very little consideration within the remediation process of what it was actually like to live through the work. The key problems experienced during remediation can be summarised as:

- There was insufficient information about the lines of responsibility for remediation, the work being carried out, when different types of work would be carried out and what the likely impact would be. In advance of work starting, few people had the opportunity to discuss the work, how it may impact them and what could be done to mitigate these impacts
- Remediation work had a range of negative impacts, arising from noise, loss of light from scaffolding and plastic wrapping or netting, loss of ventilation, and extremes of heat and cold. The presence of contractors directly outside windows and on balconies also intruded on people's sense of home as a private and controllable sphere
- Contractor behaviour suggested that there was a lack of awareness that work was being carried out on occupied homes, and limited attempts were made to adjust behaviour to this context. Avoidable noise, contractors staring into people's homes, and rubbish being left around homes were relatively common experiences. There were gendered impacts, with women reporting more concerns about feeling unsafe at home
- Participants often described communication with other parties involved in building remediation in terms of a fight, struggle or battle. There are often multiple stakeholders involved in buildings, but many interviewees described negative experiences, such as: being unable to get answers to reasonable questions; being ignored; or being

dismissed as a nuisance. Some communication problems would be resolved by improving the involvement of individuals in the planning and process of remediation. During works, there was particular demand for more frequent and detailed information about what type of work was being carried out, in which part of the buildings and when. This may enable occupants to plan to mitigate some of the disruption, particularly related to noise.

Our fundamental conclusion was that there had been

**10 PLANNING PRINCIPLES**  
for those responsible for building safety remediation

1. Leaseholders should be viewed as key stakeholders in the remediation process
2. The views, opinions and preferences of leaseholders should help shape the approach to undertaking remediation work
3. Promoting a liveable environment should be a core part of decision-making
4. Measures that negatively impact liveability should be in place for the shortest possible time
5. Hold an open meeting with contractors and key organisations involved in remediation
6. Give leaseholders meaningful choices in the conduct of remediation works
7. Provide information on the advantages and disadvantages of different choices
8. Transparently explain decisions
9. Ensure transparency around decisions on moving people from their homes
10. Build in quality assurance mechanisms and communicate outcomes

The infographic includes icons for a document with a gear, a person with a megaphone, a person in a hard hat, a document with a gear and checkmark, a target, and a forklift. Logos at the bottom include The University of Sheffield, CROOK public services fellowships, and UK Collaborative Centre for Housing Evidence.

little attention to the lived experience of remediation, that leaseholders weren't viewed as being important stakeholders in the planning or conduct of remediation, and that the experiences of occupants was largely absent as a consideration in decision-making.

We produced a series of recommendations from the research for people involved in managing remediation. These are briefly summarised below:

- 1. Involvement and liveability in planning remediation** – leaseholders should be recognised as key stakeholders in remediation, with their views, opinions and preferences helping to shape the approach.
- 2. Consultation and choice** – leaseholders should be given meaningful choices relating to the conduct of remediation works and the materials used.
- 3. Communication** – a communications plan should set out responsibilities and expectations around communication between different parties and leaseholders.
- 4. Daily working practices for those working on-site** – all individuals working on-site should be mindful of working on occupied buildings, making adjustments to working behaviour.
- 5. Assurance** – quality assurance mechanisms should be built into remediation projects, with outcomes communicated to leaseholders.

Promoting a liveable environment and mitigating the negative impacts of works should be a clear priority for those responsible for managing remediation in occupied homes. This includes more frequent and detailed information about what work is taking place, to help people to anticipate disruption and minimise the negative impact. Many contractors will be more familiar with working on empty buildings during construction or refurbishment. This means it's particularly important for contractors working on-site to be briefed about the building safety context, and the measures that can be taken to minimise disruption for those living through works. Small changes like eating and chatting away from homes, being mindful of language, minimising noise, respecting privacy and tidying up each day can make a real difference for people, because it shows some understanding of the dual nature of these spaces as both work site *and* home.

Following the research, the Department for Levelling Up, Housing and Communities worked to further understand residents' experiences in remediation. This has resulted in a [Code of Practice](#) setting expectations in relation to the remediation of occupied buildings. Anyone involved in remediation should familiarise themselves with the code and plan for its implementation – projects are expected to inform and engage with residents and mitigate the impacts

## 5 COMMUNICATION PRINCIPLES

for those responsible for building safety remediation



- 1 Set responsibilities and expectations in a communications plan**
- 2 Undertake regular, proactive communication**
- 3 Provide specific and detailed information during works**
- 4 Set clear timeframes**
- 5 Communicate delays and set completion dates**




## 10 STEPS ON-SITE CONTRACTORS

can take to improve the experience of living through building safety remediation



1. Get briefed about the context of the building safety crisis
2. Remember that many homes are occupied
3. Use a lunch and rest area away from homes
4. Minimise avoidable noise
5. Keep conversations appropriate
6. To maintain privacy, avoid looking into people's homes
7. Never smoke outside a designated area
8. Clear away rubbish to maintain a tidy site
9. Check communal and public spaces for nails and hazards
10. To ensure security, close doors and do not leave fire doors open



of remediation on residents' lives. Residents should expect:

- To know who's responsible for remediation, and the different people/organisations involved
- To be able to meet those responsible for the project before it starts
- Those responsible for the project to take reasonable steps to understand and take account of any specific needs
- To know how to ask questions and have the opportunity to input into decision-making where it's appropriate and possible
- To receive regular communications about the project and its progress, and to be informed if things change
- To expect steps to be taken to reduce disruption, including:
  - Being made aware of particularly noisy works in advance, with noise reduced where possible
  - If building covering is used, this should be netting. If something else is used, residents should be told why and how long for
  - That where scaffolding or alternatives are required, residents should be told why and how long for, with disruption reduced where possible
  - That residents and their homes are respected, with

safe access maintained

- Use of shared facilities and amenities is continued where possible.

Taken together, it's clear that there's an urgent need to build awareness of the negative impacts of living through remediation works and the ways in which this can be minimised. Whilst it's not possible to completely remove the challenges associated with long-term and intrusive building works, the research and the Code of Practice highlight that there are basic, reasonable, practical steps that can be taken to make the process easier and disrupt some of the most detrimental impacts. These are measures that any of us would expect to be taken at a minimum, and start from a willingness to engage with the needs and lived experience of residents.

---

Dr Jenny Preece is a lecturer at the University of Sheffield

**Funding statement:** The research was funded by the Crook Public Service Fellowships at the University of Sheffield and the UK Collaborative Centre for Housing Evidence (ESRC grant number ES/P008852/1).

## Evidencing the value of a social tenancy: A digest of new research



**Prof Jim Clifford OBE, Director of Sonnet Impact and Hon Professor, Sheffield Hallam University**

Social housing is valuable, bringing a place to call your own to many who cannot otherwise afford it. Value is one of those things that raises further questions. How valuable, to whom, and what are the stories that underpin that? How can we be sure? How can we use that knowledge?

In 2017 Peter Denton, then CFO at the Hyde Group and now CEO at Homes England, and myself – then at BWB Impact, now Sonnet – pondered just those questions. We decided to pool resources to develop the answer – an answer that could inform all discussions involving housing – and *The Value of a Social Tenancy* (VoST) was born. The 2017-18 research, led by the Sonnet team, showed eight elements in social housing that drive the value it brings. It identified outcomes achieved from the perspectives of various stakeholders and was able to value those. It compared the researched storylines for three groups of tenants (those who are thriving, managing and struggling within supportive social tenancies) to the stories of their lives if they hadn't gained their tenancy: in temporary accommodation, sofa-surfing and lower standard private rentals. It explored outcomes in the five pillars of wellbeing, shown in the diagram at Fig.1. The approach and the results gained considerable accolade from policymakers and others.

Since 2018, VoST has been used by Hyde for its annual reporting, and for evaluating strategy focused on impact, including regeneration programmes and local specialised

support. It's also supported Hyde's development of partnerships with local authorities and institutional investors. Other housing associations, housing funders and housing-related providers have drawn upon and developed it, too.

VoST brings so much insight, but is now six years old. So, in 2024, Sonnet and six HAs – A2Dominion, Guinness, Hyde, MTVH, Platform and Sovereign, with support from others – have re-explored the underpinning stories, reflecting the world post-Covid, the cost-of-living crisis, and changes in the shape of the housing market. Working through tenant and housing staff workshops, and interviews with internal and external stakeholders, it's built a strong update to the earlier evidence. The updated view of the nine factors that drive the benefits in social housing is shown in Fig. 2. 'Digital' is a new element highlighting HAs' responses to the rising importance of digital wellbeing and inclusion.

Social tenants reported negative consequences, including poorer finances due to higher cost of living, and worsened physical and mental health with the associated impacts of lockdown and the pandemic. Three major new challenges were apparent, with effects in all five of the pillars. In-work poverty among low-income households is the first. It compromises the health of working age adults, the educational attainment of children, and the mental health of the whole family. Digital wellbeing is the second concern. More aspects of our lives require digital access – communicating with services, obtaining better prices on essentials, and accessing education and work. Finally, with the rising cost of private sector rentals, key workers, such as

NHS staff, teachers and social workers, are having to move away from city- and town-centre jobs, leaving capacity gaps in key public services.

HAs were able to provide a safety net for those struggling in the pandemic. Figure 3 shows how. Tenants reported being more aware of their physical and mental health needs and developing stronger community connections as positive impacts of Covid-19. With social housing, they

were able to maintain stability and dignity in challenging circumstances, and develop new hobbies and businesses. These have all increased their pride for living in social housing and improved their wellbeing in the longer term.

Changes in costs and assumptions have been reflected in the re-modelling. These include temporary accommodation costs (+4.4% since 2022), increases in the amount of average debt (+24.7%), increases in GP visits (+16.7%), and a

Fig. 1 The five pillars of wellbeing

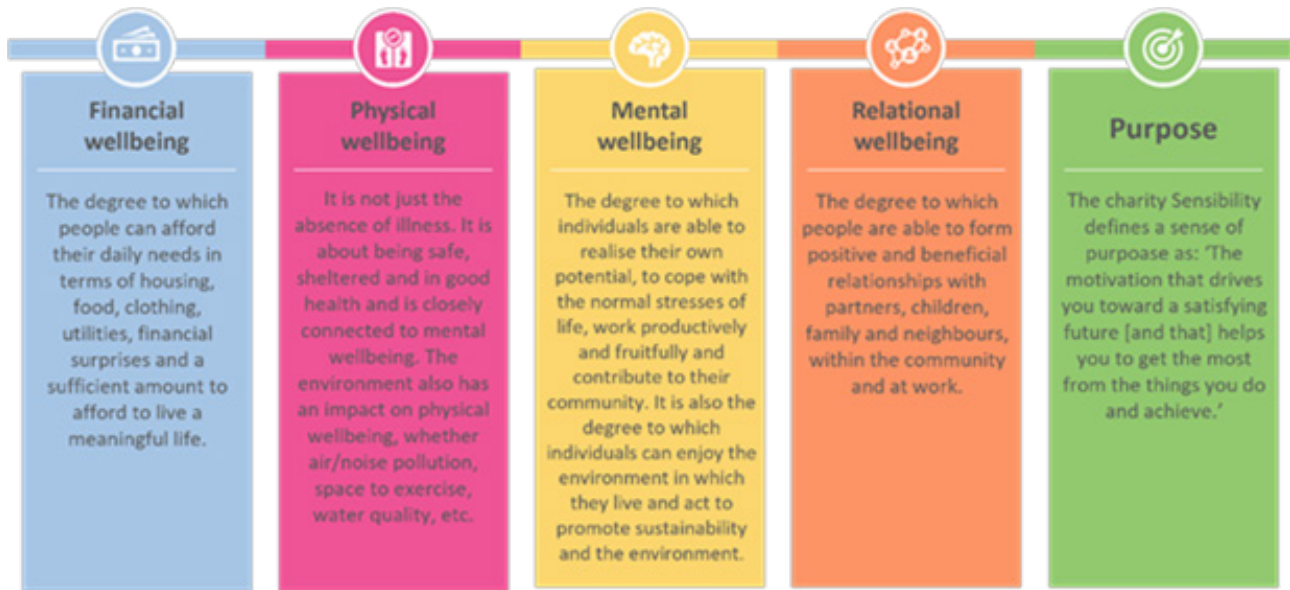
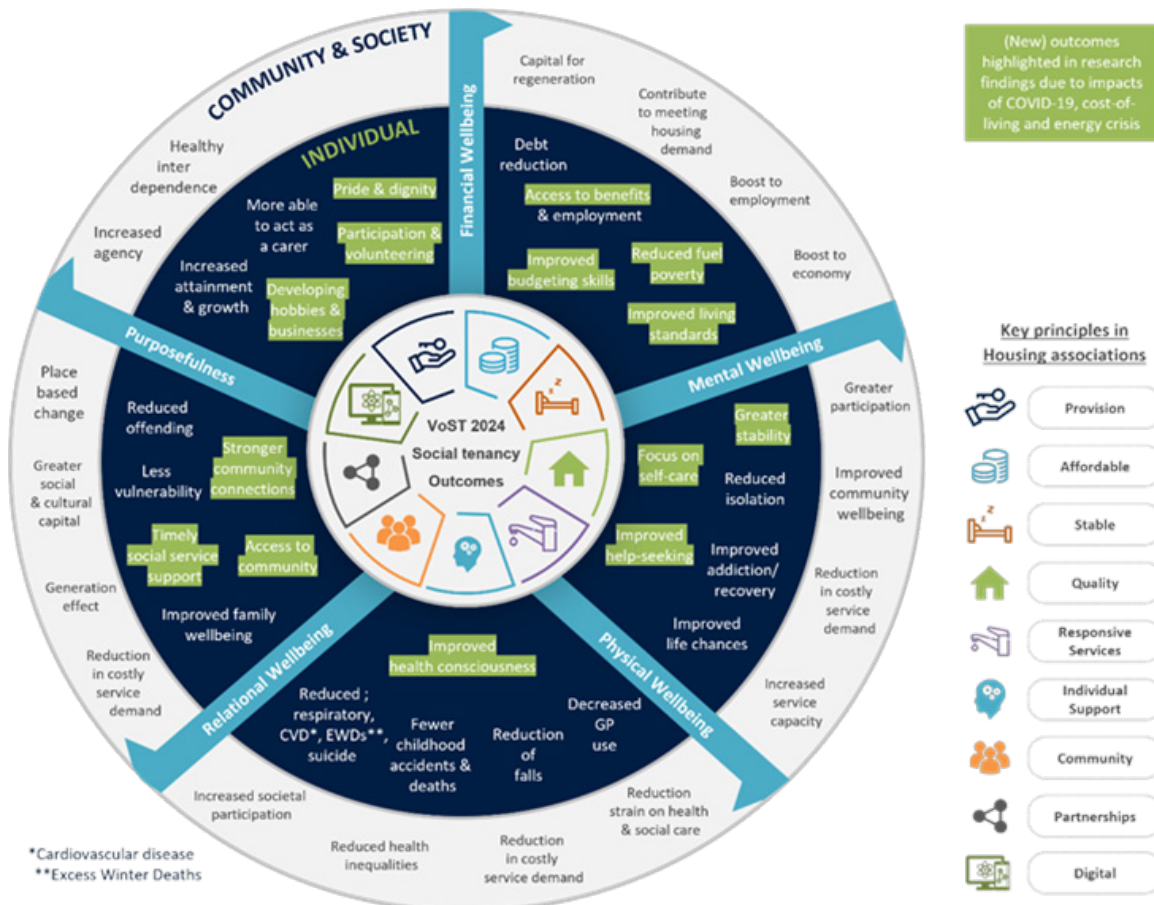


Fig. 2: Key principles of social housing that drive value for tenants and others



7.2% increase in value from employment. The costs of digital exclusion weren't explored in the study at this stage.

Outcomes for individual tenants and their families, and for communities and wider society have shown change since the 2017-18 VoST study. Fig. 4 shows the map of these, categorised by the five pillars of wellbeing, with the new ones highlighted in green.

The total value of each social tenancy, averaged across the participant HAs' combined 220,000-tenancy portfolio, is at least £23,777, of which £18,051 is the social value in

tenants' lives, and the rest is the average annual economic gain by constructing and maintaining the properties. Fig. 5 shows the social values brought to different stakeholders.

In the last two months, CEBR for NHF/Shelter<sup>1</sup> and the G15 group of HAs have published research on (i) redressing the shortage of social housing, and (ii) the value of social tenancies in different areas of London. The latter uses the updated VoST figure for value. The former, whilst drawing on VoST, focuses particularly on the construction and maintenance of homes, modelling the gains flowing from

Fig. 3 Housing association responses to lasting impacts of Covid-19 and the cost-of-living crisis

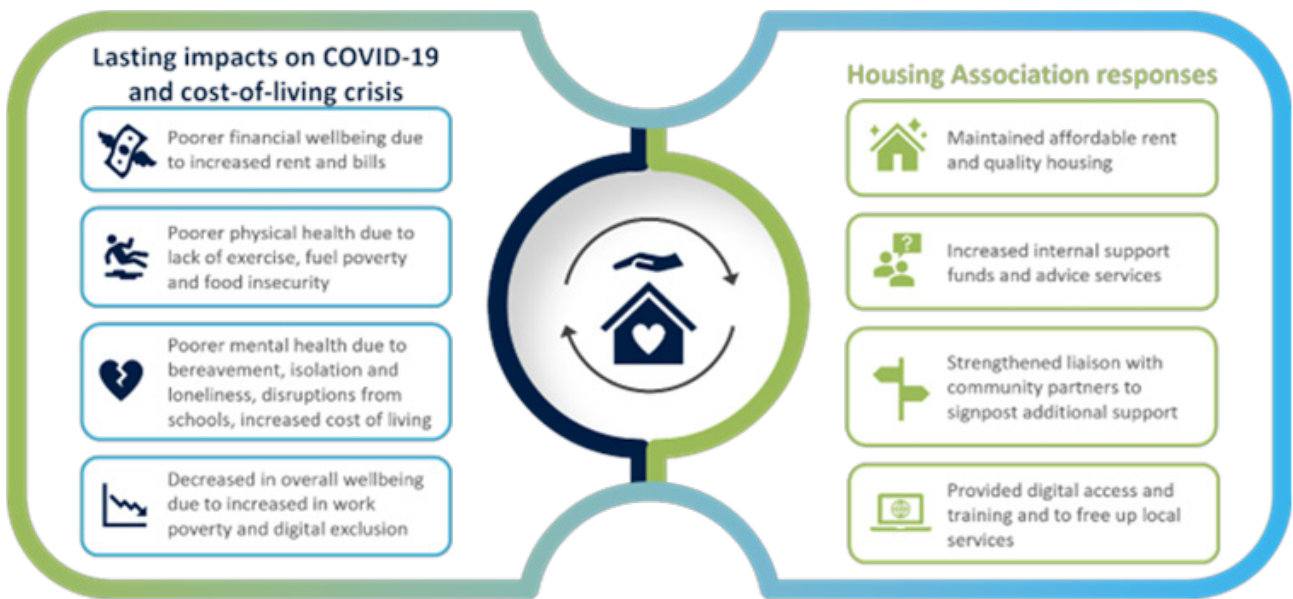


Fig. 4 VoST 2024 Theory of Change – outcomes from a social tenancy



Note: These are the factors that drive value in social tenancies. Some of these may be available to people in some private rented accommodation or living with friends and family, an aspect that is taken into account in both the outcomes framework and the evaluation itself.

Fig. 5 Total social element of value of a social tenancy by key stakeholder

<b>Economy</b>	<b>£1,796.1m</b>	<ul style="list-style-type: none"> <li>• 76,555 more adults were enabled to be in work through the stability of social housing situations, generating £1667.9m;</li> <li>• Social tenancies reduce presenteeism, valued at £22.2m; and</li> <li>• Social tenancies halve absenteeism to 10 days a year, valued at £106.0m.</li> </ul>
<b>NHS</b>	<b>£1,026.5m</b>	People living in social housing have improved physical and mental wellbeing, resulting in: <ul style="list-style-type: none"> <li>• Fewer drug and alcohol issues; £48.2m and £88.1m, respectively;</li> <li>• Fewer falls for the elderly; £10.5m;</li> <li>• Reduced incidence of childhood asthma (£2.4m) due to damp living conditions; and</li> <li>• Fewer GP and A&amp;E visits; £47.9m and £829.4m, respectively.</li> </ul>
<b>Police and Justice</b>	<b>£497.4m</b>	People living in social housing are less likely to be involved in, or be victims of crime. This: <ul style="list-style-type: none"> <li>• Reduces the number of police callouts not resulting in an arrest, saving £56.2m; and</li> <li>• Results in 63,889 fewer incidents, saving £441.2m.</li> </ul>
<b>Local Authority</b>	<b>£425.2m</b>	Local authority savings are the result of: <ul style="list-style-type: none"> <li>• Moving 52,164 residents out of temporary accommodation, saving £364.0m;</li> <li>• Helping the elderly stay independent for longer, delaying a move into residential care, saving £50.7m; and</li> <li>• Children living in social housing being less likely to be on the Child Protection Register, saving £10.5m.</li> </ul>
<b>DWP</b>	<b>£129.5m</b>	People living in social housing are more likely to be employed, reducing Universal Credit claims.
<b>Education</b>	<b>£137.6m</b>	Children living in social housing are more likely to attend school and have improved earning potential.
<b>Banks and creditors</b>	<b>£14.8m</b>	People living in social housing are less likely to have problems with debt (compared to those living in the counterfactual).
<b>Fire service</b>	<b>£14.4m</b>	Secure, safe and high quality social housing (along with housing association support) reduces the risk of domestic fires.

that, in the short and longer term. As such, it answers a different question from VoST, so produces different figures:

- **VoST:** the (annual) value brought by maintaining and operating a social tenancy in a general social housing portfolio
- **CEBR:** the present value of 30 years' economic gains through building new social housing, if tenanted by employed people coming out of the private rented sector.

VoST is evidence-based and holistic in its view. It's of wide value to HAs and others in planning, reporting, strategic refining of offerings, deep analysis of delivery for specific groups of tenants, and as a foundation for discussions with policymakers, funders and delivery partners. It's complementary to the HACT Social Value calculator, which explores changes in wellbeing over a period for a defined group of tenants, rather than the value brought by providing the tenancy. The plan is that VoST will be made available to the sector on the HACT platform to make it easier to access.

With that in mind, the means of segmenting a portfolio between the three life stories – thriving, managing and struggling – has been refined and simplified. For general reporting it can be driven by figures for rent arrears, which

correlate sufficiently with wider wellbeing measures. Where a housing provider wants more accuracy and nuance, they can use one of three other standardised segmentation approaches. Using VoST will require segmentation, and provide easily-available information about the portfolio. This approach appears straightforward but will be tested out with a wider group of HAs over the next two months.

The [full report](#)<sup>2</sup>, contains the new evidence-based analysis of the value brought by the provision of social tenancies, and the figures are striking. It's set to be available soon across the whole sector through the HACT platform.

1 The economic impact of building social housing (2024)

2 <https://www.hyde-housing.co.uk/media/cjhptnww/vost-updating-and-developing-the-model-2024-main-report-final.pdf>

Evidence newsletter editor:  
Dr Janis Bright  
[www.hqnetwork.co.uk](http://www.hqnetwork.co.uk)  
Email: [evidence@hqnetwork.co.uk](mailto:evidence@hqnetwork.co.uk)  
Follow us on  [@hqn\\_news](#)



# Housing in Practice

## Digging deep: how residents helped create a perfect garden

In the latest of our Housing in Practice series, Neil Merrick reports on how residents work alongside contractors to improve the gardens at a London estate.

**The residents' story**

Five years ago, the gardens surrounding flats at the Factory Quarter estate in west London left much to be desired. Plants weren't watered or properly cared for, and much of the earth looked dried out.

Five years on, the picture couldn't be more different. Residents walk along shrub-lined pathways to get to their homes and can relax on the well-kept lawns. The new focus on outdoor lifestyles also means they get to know their neighbours better, so creating more of a community spirit.

Much of the transformation is down to residents John McNally and Steve Partridge, who began working alongside contractors Just Ask during Covid lockdowns in 2020. They're now employed part-time, either by landlord Notting Hill Genesis (NHG) or by Just Ask.

Other residents joined in, keen to live in a greener, healthier environment. "People used to feel quite ashamed living here," recalls McNally, a retired headteacher who bought a flat on the estate when it opened in 2009. "People comment on the change that's taken place. We've turned a virtual desert into an oasis."

**Why is green space important?**

Studies show how, during the pandemic, [appreciation of parks and other green space rose significantly](#), particularly in urban areas. People who lived in flats were especially keen to have somewhere to relax and enjoy fresh air, a situation that remains much the same in 2024.

Green space not only helps improve air quality, but also people's mental health. In addition, it helps to foster a sense of community among households who might otherwise rarely see one another or have an opportunity to chat.

**How were the gardens on the Factory Quarter estate improved?**

The Factory Quarter consists of 476 flats, 314 of which are owned by leaseholders. Of the remainder, 104 are for social rent, and 58 for intermediate rent. There are also 16 commercial units and a community centre.

In 2019, Genesis Housing Association agreed to spend £7,000 replacing top soil at the estate, prior to its merger with Notting Hill that created NHG. Residents then got together for community bulb planting sessions involving families and children.

With the gardens looking better, a masterplan emerged to improve the estate as a whole. A further £3,000 was raised through

crowdfunding.

Meanwhile, Partridge, who has a background in the fitness industry, took the lead in painting equipment in the children's playground and rendering a wall. A herb garden was also created.

At times, Partridge and McNally were up at 6am to carry out tasks and returned to the gardens two or three times per day. Some bulbs were donated free of charge by Westminster Council, where Partridge works as a swimming coach.

Where possible, pollinator-friendly plants are used around the estate to attract bees and other insects and increase biodiversity in the gardens.

In 2022, NHG set up a placemaking team to improve cohesion at the cross-tenure estate, including tackling antisocial behaviour. Led by an estate operations manager, the team comes under NHG Places, a new arm of NHG that specialises

in creating and enhancing sustainable communities on larger estates.

Operations managers are responsible for everything within an estate's boundaries, up to residents' front doors. This includes service charges, plus arranging communal repairs or improvements, and estate inspections.

At present, estate operations managers are in charge of 21 estates, covering about 10,000 NHG residents. They also

*"As part of its vision for such estates, the housing association is keen to work with residents and, where appropriate, offer them part-time employment"*



'No Mow May' on the Factory Quarter Estate

work with local authorities and other stakeholders.

At the Factory Quarter, the creation of the placemaking team and improvements to the gardens meant that community events became more commonplace, including celebrations of festivals such as Eid.

“It’s brought the community together, including the Somali tenants,” says Partridge, a leaseholder who bought his flat 14 years ago. “People really appreciate having smart gardens near to their homes.”

**Was most of the work done by residents on a voluntary basis?**

Up until last year, yes. However, Partridge is now paid to work ten hours per week alongside grounds maintenance staff from Just Ask, the estate services firm that’s also responsible for internal cleaning at the Factory Quarter.

McNally is employed directly by NHG for a similar number of hours, though his work (mainly replanting and deseeding) is likely to become more seasonal over the coming months.

Lesley Versprille, estate operations manager for the Factory Quarter, says Partridge and McNally brought a new passion to efforts to improve the estate, as well as its general upkeep.

As part of its vision for such estates, the housing association is keen to work with residents and, where appropriate, offer them part-time employment. “We’ve built a great relationship with them,” Versprille says. “They live here and have a great passion for gardening and for the community.”

Much of the work is straightforward, including weeding, litter picking, watering and planting. However, Partridge and McNally also possess skills that complement those of Just Ask employees, and the men work well as a team with the contractor’s staff.

**What lessons can be learnt from the turnaround at the Factory Quarter?**

According to McNally, it was important that residents

*“Green space not only helps improve air quality, but also people’s mental health. In addition, it helps to foster a sense of community among households who might otherwise rarely see one another or have an opportunity to chat”*

felt part of the overall effort to make the Factory Quarter a better place to live. “They’ve seen the results of their labour,” he says. “People are much more respectful of their environment.”

Leaseholders who might be considering selling or letting their flat are also grateful that the estate has taken on a smarter appearance, he adds.

Versprille says residents often see the bigger picture for their neighbourhood in a way that perhaps contractors don’t. “It means we can work more effectively as an estates team, bringing together the different parties,” she says.

The successful turnaround of communal areas at the Factory Quarter (allied to the arrival of the placemaking team) raises the question as to how much residents on other estates should be directly involved in gardening, grounds maintenance and other tasks.

And with new tenant satisfaction measures requiring social landlords to show they’re improving the quality of neighbourhoods, to what extent should tenants and leaseholders be expected to give their time and labour on a voluntary basis?

Mica Joseph, NHG’s head of estate management, says the benefits of residents playing a direct role are obvious. Contractors, meanwhile, are generally pleased to consider employing residents with the required skills. “Where possible and where resources allow, we should be looking at all different types of engagement with residents, paid and voluntary,” she adds.



Team effort: Residents work alongside the grounds maintenance staff to *keep the estate looking good*

# Proving your worth – keeping tenants safe while meeting the consumer standards

The countdown has started. The Regulator of Social Housing's inspections are now underway. Meanwhile, the Housing Ombudsman is publishing its special reports into investigations at landlords. No one wants to receive a follow up letter from the minister.

HQN can support you to answer the key inspection questions.

Can you prove you:

- Hold the right data on all your homes?
- Have accurate Tenant Satisfaction Measures and act on them?
- Are taking all necessary steps to keep residents safe?
- Are listening to and acting on what residents say?
- Deal with complaints thoroughly? Do you learn from them?
- Tailor services around the needs of tenants and look after vulnerable people?

**Are your plans to improve services plausible? Are they SMART?**

**Does your board or cabinet have a firm grip on the service? Can they answer questions from inspectors?**

We can:

- Brief leadership teams on what the RSH and Housing Ombudsman expects of you
- Brief staff on how they can help meet the standards – "Empowering staff is key to improving service delivery" says the Housing Ombudsman
- Run reality checks on the quality of customer-facing services (eg call handling, voids and record keeping)
- Analyse the quality of complaint handling
- Provide hands on help – document reviews and on-tap critical friend support through to intelligence-led in-depth mock inspections.

No landlord will be perfect at the start. HQN is working with landlords of all types and sizes, including those that have been through the RSH pilot exercises.

We have a service for every budget, with discounts for HQN members. Members get access to our self-assessment toolkit on the consumer standards.

*"The most helpful (and engaging!) session I've been to on consumer regs (and I've been to a few!). I shared the slides with our exec and leadership, flagging the key task slides in particular – some great challenges."*  
**Rosie Hazeldine, settle**

To find out more, contact Anna Pattison at [anna.pattison@hqnetwork.co.uk](mailto:anna.pattison@hqnetwork.co.uk) or visit [hqnetwork.co.uk/consultancy](http://hqnetwork.co.uk/consultancy)

**hqn**  
CONSULTANCY

# How the housing sector can make a positive impact on halting biodiversity loss

## Every garden and area of green space matters



*David Garrett, head of Knowledge Transfer at sustainable gardening charity Garden Organic, explains how everyone can take small steps to nurture nature*

It can be scary switching on the news or the latest nature documentary and hear the words ‘biodiversity loss’ or ‘global wildlife populations plummeting’. You wouldn’t be alone in thinking the problem is too big to make a difference. But there’s hope, and this lies in the 520 thousand hectares of gardens in the UK.

Individually, we can all do our bit to boost biodiversity in the little patches of earth we care for: back gardens, front gardens and balconies. But it’s even more powerful when we join forces.

Together, across the housing sector, the positive impact we can make on biodiversity levels is huge. Think not only about gardens but also the green spaces dotted around your estates. Do they offer any value for biodiversity and for the residents that live close to them?

Rather than see them as a costly burden to maintain and mow, consider how these spaces could become an asset. Capitalising on the potential of green spaces could improve the look and feel of neighbourhoods, bring people together, benefit physical and mental health – and increase biodiversity and nature connectedness.

### Supporting the community to make a change

I’ve seen lots of fantastic examples in housing associations around the UK, but the best are often led by the community. I met a resident that lived in a first-floor maisonette who was eager not to let the lack of outdoor space become a barrier. He slowly built up the confidence to make the most of the green space on his doorstep. First, it was the stairwell, then a slope opposite to his flat; next, the bin store; and then in various pockets around the property. He was nervous that other residents or the housing association might oppose his efforts – however, it welcomed his input and his initiative led to growing advice being shared with neighbours and many others deciding to do the same.

I’d encourage housing associations to work with tenants to offer advice for maintaining their gardens, and support them to engage with their green spaces when they first move in. Nature walks can be a fantastic way of engaging





***“Together, across the housing sector, the positive impact we can make on biodiversity levels is huge. Think not only about gardens but also the green spaces dotted around your estates”***

residents and an opportunity to explain what species of trees are growing, when particular plants will flower, and could even lead to nature recording. The hook could focus on particular wildlife – for example, hedgehogs – bringing people together to identify how they can create safe corridors, with access to small ponds and gaps under fences.

Efforts to support biodiversity don't need to be expensive, especially when you collaborate with others and draw upon expertise from organisations with experience in these fields.

In partnership with Flagship Group, we've recently sent out growing packs for tenants moving into new build properties. Packs include advice as well as a range of seeds, which we're encouraging tenants to grow and share at plant swaps.

By approaching gardens and green spaces in a positive manner and regarding them as an asset, I honestly believe that across the housing sector we can facilitate significant environmental and social benefits.

**We run a 'Growing Buddies' scheme that partners with housing associations and councils to engage residents in developing growing clubs so they can create sustainable gardens. Visit [gardenorganic.org.uk/growing-buddies](https://gardenorganic.org.uk/growing-buddies) or call 024 7630 3517 to find out more.**

## Four steps to make your green spaces matter

### Step 1: Avoid using harmful chemicals

To save wildlife and preserve biodiversity, estates maintenance must ditch toxic pesticides and weedkillers. Many of these harmful chemicals can have a devastating effect on bees and other pollinators and toxic weedkillers leave a residue in soil. Instead, manage 'pests' in a more environmentally-friendly way by regular checking, removing infected foliage, picking off pests or using a jet of water to dislodge them. Other handy techniques include transplanting seedlings in early summer when they're strong enough to resist attack from aphids, which are at their peak in high summer, and create physical barriers using fine eco-netting. Choosing the right plant for the right place is important so the plant is suited to local growing conditions and isn't put under stress. Mulches and green manures can improve plant health, which stops pests taking hold so readily, and leaving some patches wild can attract an array of beneficial insects, such as hoverflies and ladybirds, who will eat the aphids.

### Step 2: Encourage biodiversity

Plant as wide a range of flowers, shrubs, trees and vegetables as possible, which flower across the year to provide prolonged food for beneficial pollinators. A diverse range of structures and habitats, such as small ponds, wood piles, banks and hedges, will provide homes, shelter and food for wildlife. These structures don't have to be large – a small bug hotel can be made in a hanging basket or in a tin, and stuffed with pinecones, straw, cardboard and twigs. A pond can still be valuable even if it's the size of a small bowl.

### Step 3: Build and maintain good soil health

Encourage residents to create homemade compost to use in their gardens or donate to estate maintenance. Growing green manures over winter and avoiding excess digging can also help to recycle nutrients and create a healthy living soil that's teeming with life.

### Step 4: Use resources responsibly

Wherever possible, estates teams and tenants could be encouraged to use natural resources such as wood and plant-based material rather than plastic, and source them locally to reduce miles travelled. Encourage tenants to capture rainwater and collect run-off from roofs, by utilising water butts and green roofs above bin sheds or bicycle stores.

# Have you heard?

All of our courses are now certificated  
with professional development hours

**High-quality personal and professional development courses dedicated to the housing sector.**

Our outstanding team of training professionals are ready to bring you the highest-quality training sessions.

Our training courses cover everything you need to provide your employees with the skills they need to grow in our ever-changing sector. Whether it's technical training you're looking for or to develop your skills more generally, there's something for everyone.

With over 30 different high-quality **live virtual training** sessions a month and over 200 **in-house courses** available, both as live virtual sessions or face to face at your location, we have housing covered.

All our courses now come with a professional development certificate as standard.

To find out more, visit [hqnetwork.co.uk/training](http://hqnetwork.co.uk/training)

For more information, please contact  
[training@hqnetwork.co.uk](mailto:training@hqnetwork.co.uk),  
call 01904 557150 or  
visit [www.hqnetwork.co.uk](http://www.hqnetwork.co.uk)



# Telecare users must switch to digital before it's too late



*Hannah Chandler,  
Telecare Lead,  
Lincolnshire Housing  
Partnership (LHP), which  
runs the Lincolnshire Telecare  
Service (LTS) in partnership  
with Age UK*

Thousands of elderly and vulnerable people in Lincolnshire who use telecare services risk being left behind when traditional landlines in the UK are switched off by telecoms providers from 2025.

Consumers need to prepare for the digital landline switchover currently under way across the UK, which will see the old analogue phone network (the PSTN) switched off and landline phone services offered digitally. BT has announced that they expect the upgrade to be complete by the end of 2027.

We need government and telecoms leaders to work together to raise awareness of the transition, including how best to manage the move to the latest technology.

Since September 2023, Lincolnshire Telecare Service (LTS) has been installing Digital Lifelines, which run off a SIM card that simply plugs into a mains power socket and that don't require a landline telephone. However, customers with analogue lifelines are being encouraged to upgrade their existing units to avoid losing their service.

We're committed to putting the wellbeing of our customers first and providing the best service possible, so we want to minimise any disruption.

Future-proofing our care line by installing Digital Lifelines in advance of the switchover from 2025 enables us to enhance our service. It'll also save our customers time and money in the long term.

For customers with our Analogue Lifelines, we can help make the switchover process as smooth as possible by upgrading their existing unit. They should contact us as soon as they're made aware of the date that their existing service is being transitioned by their provider to ensure their telecare continues as normal. Digital Lifelines work without a phone line, so it'll work straight away even if the customer's phone provider hasn't switched the old

analogue line off.

In preparation we're recommending our customers follow the below checklist:

- Contact LTS once they've received a date for their landline upgrade from their telephone provider
- When the telecom engineer visits for the upgrade, inform them about their Lifeline (Technology Enabled Care) and request a test after the switchover
- After installation, test the emergency button to confirm proper functionality.

Telecare services are the key to independent living for lots of people, with almost two million users in the UK.

At LTS, we help vulnerable individuals of all ages to live independently at home using remote monitoring technology; this includes a Lifeline unit which comes with a wearable pendant. This provides not just the customer but also the customer's loved ones with peace of mind that help is at hand.

Alongside this, we offer various packages, including a key safe, fall detector, smoke and heat detector, and a 24/7 response service. All these tools provide our customers with the highest level of care and our packages allow the individual to choose which tools work for them.

The Digital Lifeline offers convenient access to professional support and can provide immediate assistance in an emergency. This support enables

customers to feel safe in their own homes, leading to independence for the individual, peace of mind for their relatives and less reliance on the NHS.

When the lifeline or sensors are activated, users are connected to our specialists in Boston, who can quickly organise the appropriate support or assistance. Additional services include daily calls for medication reminders and wellbeing checks.

Upgrading offers improved reliability, enhanced functionality, higher quality, greater flexibility, integration, cost efficiency and future-proofing.

At LTS, we've built a reputation for delivering exceptional standards of service, achieving accreditation to the TEC Services Association's Quality Standards Framework, as well as being awarded the Customer Service Excellence Standard.

***“Telecare services are the key to independent living for lots of people, with almost two million users in the UK”***

# You said we didn't. You were probably right.



Rob Gershon,  
Social housing activist

When I first heard that one of the government's responses to the Grenfell Tower Fire and the resulting Social Housing Green Paper was going to be tenant satisfaction measures, sometime during 2019, I felt a certain amount of disappointment and cynicism. 2018's Green Paper had comprehensively polled tenants and amongst all the other priorities it highlighted was a basic failure of communication by landlords.

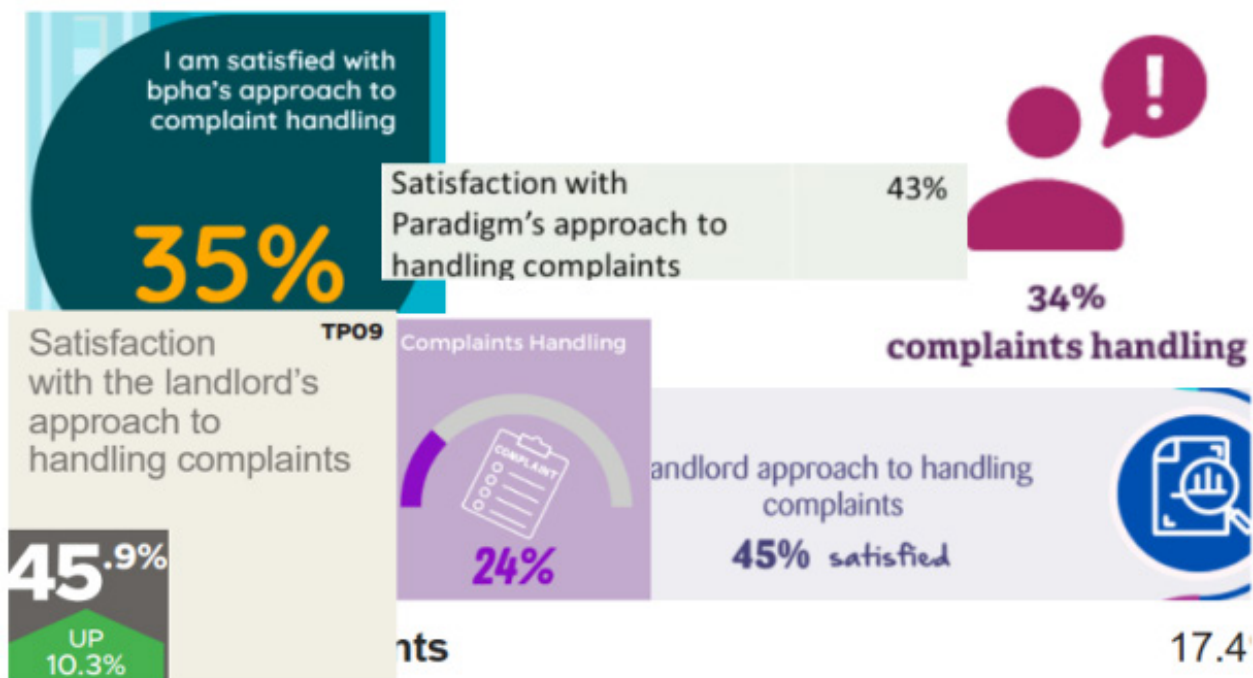
In the Green Paper responses, tenants had been clear about what forms this failure had taken, with a mix of responses ranging from simply being ignored to being communicated with inappropriately, for a lot of different reasons. They made it clear that they didn't expect to have all of their requests acted on, but that at the very least if they'd raised an issue they'd expect a response, even if it was to explain why something couldn't be done.

My reluctance to feel excited about the TSMs was exacerbated because for years housing providers have operated a set of key performance indicators (KPIs, sorry

for the acronyms) and various 'satisfaction' measures, like 'STAR surveys', which tend to elicit a falsely positive view of how landlords are performing.

Five years after my initial disappointment, the social housing sector has published its first full set of tenant satisfaction measures. Some brave landlords have already published their measures and mentioned it on X (formerly known as Twitter). Previous measures used to come out with unbelievable satisfaction of 80-90%, usually because surveys were taken just after tenants had had some work completed. Initial showings from the new measures show much lower figures.

*“While there’s a new expectation from the Regulator of Social Housing that improved data will lead to better outcomes, it’s clear that there hasn’t yet been the shift in culture and practice necessary across the whole housing sector to come to terms with why complaints handling is such an issue for tenants”*



Details on the structure and methodology of the new TSMs are long-winded, but worth reading up on for context. I won't repeat them here – it's quite boring – but there are 12 new measures that try and capture tenant experiences and ten measures that are recorded directly by landlords based on directly collected data, like what percentage of safety checks are complete and how many complaints were dealt with within a landlord's self-defined timeframes.

What's interesting in the results published so far is the measure called TP09 – “Satisfaction with the landlord's approach to handling complaints”. It's worth noting that of all the measures, this one is likely to be the one that shows the lowest percentage of satisfaction from tenants. It's likely to remind people who've had to raise complaints of the failure that got them to the point of complaining, and it'll naturally invite responses from tenants who have had a bad service experience that might have been compounded by a bad – or worse – complaints experience.

The image on the opposite page is a collage of images from the TSMs released so far. They're from Your Homes Newcastle, Paradigm, bpha, Gravesend Churches HA, Muir Group HA and Wythenshawe Community Housing Group. There might be a stray or two but it was late when I cropped them from the internet. The numbers show a range of satisfaction, with complaints from 17.4% to 48%. The point of this isn't to point fingers at individual landlords – it's to note how much lower these figures are than measures relied on in the past.

While recognising these figures might be lower than hoped, it's possible that they don't even take into account the full range of issues that need to be addressed in complaints handling. While there's a new expectation from the Regulator of Social Housing that improved data will lead to better outcomes, it's clear that there hasn't yet been the shift in culture and practice necessary across the whole housing sector to come to terms with *why* complaints handling is such an issue for tenants. We can see that there's a gap between how many complaints are resolved within agreed timescales – another measure for another day – and how people feel the complaints process has treated them.

Through the establishment of the new remits for the Housing Ombudsman and the Regulator of Social Housing, we can see that complaints, the way they are resolved and the outcomes they produce, are a cornerstone of how

improvements are expected to be made and tracked. ‘Learning lessons’ is at the core of this strategy, rather than issuing punishments or using powers for direct intervention, like replacing board members. This is admirable but unless the sector truly takes the opportunity to find out why it's falling short of expectations on complaints, the other measures may become necessary.

It bears repeating that during the housing ministerial roadshows after the Grenfell Tower Fire, one of the key issues raised by tenants again and again was about communication. We should expect that tenant experiences might be exaggerated against landlord complaints performance.

We should consider that the TSMs don't even cover issues where tenants are so put off by interactions with their landlords they don't want to raise a complaint – or where they have raised complaints but they haven't been recorded, let alone acted on.

However this disparity in reporting and reality gets resolved, it needs to be treated as an opportunity for positive change. I commend the landlords who have dared to publish their satisfaction measures before the rush at the end of June 2024, but we need more and urgent public discussion about what the solutions are going to be, and this is a matter of leadership of the type that can deal with uncomfortable truths, not the sort that expects an award for it.

*“Previous measures used to come out with unbelievable satisfaction of 80-90%, usually because surveys were taken just after tenants had had some work completed”*



# Our housing crisis: A tale of broken trust



*Peter Brown,  
Non-Executive Director,  
Heart of Medway Housing  
Association*

Complaints to the Housing Ombudsman are on an inexorable rise, revealing a festering issue at the core of housing organisations. These repeated failures have seeped into the national consciousness, catching the attention of both the media and concerned citizens. Even politicians, typically ensnared in their own agendas, have been forced to take notice. We yearn for housing to be a central theme during this general election – a #planforhousing that couldn't be ignored. And the public? Well, they've noticed, too. Over the past few years, a relentless stream of reports has flooded in, painting a grim picture of subpar living conditions.

In this financial year alone, the Housing Ombudsman has censured 48 social housing organisations with the allegation of severe maladministration. The secretary of state has taken notice, penning stern letters to each offender.

But this crisis didn't emerge overnight. Yes, factors like right-to-buy policies, chronic underfunding, aging housing stock and the obsession with new build play a role. Yet, we mustn't underestimate the corrosive impact on social housing's reputation. Without a credible recovery plan, housing providers can't rely on the new government for support.

The question echoes: how did management boards allow this debacle to unfold? Do they lack concern for tenants? Are they oblivious to the nuances of customer care? With over 15,000 social housing board members in the UK, surely not all are inept.

Guidance on effective non-executive directorship helps, but it's not the whole solution. The failure runs deeper – a systemic ailment that demands a broader perspective.

At the heart of every social housing organisation lies a board. This single entity, with its sub-committees and subsidiaries, comprises a mix of executive and non-executive directors. Their mandate: oversee management; set strategic direction; and ensure legal and ethical compliance. But here's the rub – our corporate governance model mirrors the Anglo-Saxon approach. This private sector model hinges on capital markets as the primary control mechanism. Share trading and shareholder votes dictate approval or disapproval. Maximising shareholder returns reigns supreme, treating investors as the ultimate owners. Short-term profitability becomes the obsession, often at the expense of long-term investments and social considerations.

Could this borrowed market governance style be the root cause of our housing woes? Perhaps. But there's an alternative – the Continental model. Widely adopted in European countries, it diverges from the shareholder-centric Anglo-Saxon norm. For example, take a look at not-for-profit housing organisations in the Netherlands.

A two-tier board system: the management board populated by the executive team, responsible for day-to-day operations, working under the watchful eye of the supervisory board. This body oversees management and strategy. It includes representatives from a wider group of stakeholder groups – local representatives, tenants, employees (via worker representatives), the local authority and sometimes influential banks.

The difference lies in the constitutional arrangements.

Instead of a paternalistic invitation, tenants have a formal role in planning the future and monitoring performance. Others, too, are enabled to influence.

This focus on stakeholders ensures that long-term value creation takes centre stage. It's not just about finance; it's about nurturing relationships, sustainability and societal impact.

So, as we grapple with our housing crisis, perhaps it's time to rethink our governance compass. The Continental model beckons – a path where stakeholders matter, and lasting value transcends fleeting gains; where success is measured not by the number of handovers but by satisfying the interests of all involved parties.

***“How did management boards allow this debacle to unfold? Do they lack concern for tenants? Are they oblivious to the nuances of customer care? With over 15,000 social housing board members in the UK, surely not all are inept”***

# Funding and support give hoarding resident a clearer future



*Sophie Appleyard,  
Mount Green neighbourhood  
officer*

As a neighbourhood officer, I work with residents across my patch in Surrey to make sure they're happy in their homes. For the past two years, I've been working closely with a resident who has complex mental health needs and has more recently needed support with their hoarding disorder.

We've been working together to gradually try and declutter their home, a self-contained flat, making it a safer, more comfortable environment for them to live in. We began by identifying small areas, marking them up with masking tape, that they could declutter themselves over a two-week period. While this was working well and we had made good progress, due to other mental health challenges, the resident started to disengage from the process.

This proved even more challenging when we identified damp and mould in their home, which couldn't be addressed until some of their belongings had been moved. Conscious of the impact this could have on the resident's physical and mental health, it became necessary to temporarily move the resident so the mould could be treated and any remedial work to prevent the issue from reoccurring could be carried out.

As you can imagine, this was a big deal for the resident and our priority was on making sure we could carry out the work needed as efficiently as possible, while ensuring the resident felt supported.

Fortunately, the resident adapted better than expected to the move. So much so, they went through with me and their support worker what items were truly of sentimental value to them and gave us permission to remove any items damaged by the damp and mould that we couldn't salvage.

## Hardship funding from Longleigh Foundation

While Mount Green's repairs and maintenance team carried out work to the resident's home, I applied to the [Longleigh](#)

[Foundation](#), a charitable foundation set up by our partner Stonewater, to help with replacing some essentials.

Prior to temporarily moving out, the resident never owned a bed – believing they were uncomfortable – and instead slept on a mattress on the floor. However, in their temporary accommodation they came to enjoy sleeping on a bed and were open to having one in their home.

Within a week, a grant of £1,000 was awarded, enabling us to buy new furniture for the resident's bedroom, including a new bed and mattress. I wanted to make sure they felt comfortable in the home they were returning to and so I used some of the leftover funds to buy curtains, a rug and some other pieces to make it feel homely.

The process of applying for the funding and buying the items couldn't have been simpler. A member of the Longleigh Foundation's team even called me when I made the first application for a crisis grant to tell me that we wouldn't meet the criteria, but to apply to the hardship fund instead – ensuring we got the help we needed without any delays.

I also achieved something I never thought I would and built flat-pack furniture – a proud moment indeed!

## A clearer future

The multi-agency and holistic approach that we've been part of whilst helping this resident has led to a brighter future for them. Working with teams across Mount Green but also

with Stonewater and the Longleigh Foundation has enabled us to achieve a really positive outcome and transform this resident's home.

They recently moved back in, and their reaction was what prompted me to share their story. I was really nervous to show them their 'new' home, as this amount of change could be really difficult to handle. But because of the collaborative approach we took and the regular communication and updates we had with them, they were genuinely over the moon, and so was I.

But, of course, the support doesn't stop there. Now the resident needs to keep on top of managing their home, and to help them do this we've put in place an agreement for us to visit them at their home to carry out an inspection every fortnight.

Helping this resident through a challenging time and to a safer, more supported future is something I'll never forget and is exactly why I do the job I do.

*“I wanted to make sure they felt comfortable in the home they were returning to and so I used some of the leftover funds to buy curtains, a rug and some other pieces to make it feel homely”*

# A life in 15 questions

## Elly Hoult

Chief Operating Officer, Peabody, and incoming President of the Chartered Institute of Housing



### 1. What do you do for fun?

My social life is as busy as my work life, so spending time with friends, holidays, days out and eating out. I also love pub quizzes, jigsaw puzzles (mindfulness) and lying on the sofa with my two cats and bingeing a box set.

### 2. You have the power to change one thing about the social housing sector: what would it be?

It'd be giving residents the peace of mind that repairs will be handled quickly and professionally by universally integrating proptech solutions into every social home. This would include automating repair requests, leveraging artificial intelligence to match repairs with the most qualified trades, creating a system where residents can track the progress of their repairs in real-time, and using data and sensor technology to identify problems before they escalate. Some of this is already in place, but a fully holistic system would be my goal.

### 3. What advice would you give to someone starting out in housing?

Social housing isn't just about handing out keys. There are so many different roles – explore the different areas and find your niche. Be ready to learn new skills, build relationships with residents, network and connect with peers. Most importantly, social housing allows you to combine your professional goals with a sense of social purpose. Remember that you're part of something bigger than yourself and you can make a difference every day.

### 4. Who's your favourite author, and why?

Tough question. I've read a lot of Ian Rankin; the main character Rebus is both complicated and flawed and is strangely relatable. I also love Edinburgh, where most of the stories are set, and they explore social issues which feel very relevant to what's happening today.

### 5. Strangest thing you've ever experienced?

Jumping out of an airplane has to be one of the weirdest and most exhilarating things I've ever done.

### 6. What are your three favourite albums?

Impossible to say. I listen to *Back to Black* by Amy Winehouse and *Random Access Memories* by Daft Punk a lot. Right now, I'm enjoying *Renaissance* by Beyonce.

### 7. Sat snugly at home or travelling around the world?

Travelling, but not for long periods as I miss my cats.

### 8. A world without music or a world without literature?

That's brutal! I'd have to say music. Books take me to places and give me experiences that I might never have. Plus, I could sing along if I wanted

some music (I just don't recommend being nearby whilst I'm doing it).

### 9. If you had to work in housing in another country, which would it be, and why?

I spent some time with housing folk in Canada and that was cool. They also have great ski resorts.

### 10. Favourite food?

Shellfish. Give me a crab, a clam or a mussel any day.

### 11. Pessimistic, optimistic or unsure about the future?

I'm an eternal optimist, although I think we should all be concerned about climate change.

### 12. You can resurrect anyone from history and talk to them for an hour: who, and why?

It wouldn't be interesting to anybody else, but my Gramp. I miss him so much and would love to hear his voice again and tell him all the weird and wonderful things that have happened since he passed away.

### 13. Favourite film?

*Withnail and I* (I highly recommend).

### 14. If you didn't work in housing, what would you do?

I quite like the idea of being a detective or maybe an interior designer.

### 15. What makes for a good life?

Purpose (for me that's working in social housing), spending time with loved ones, being kind (one of our values at Peabody and it costs nothing) and, above all, having fun.

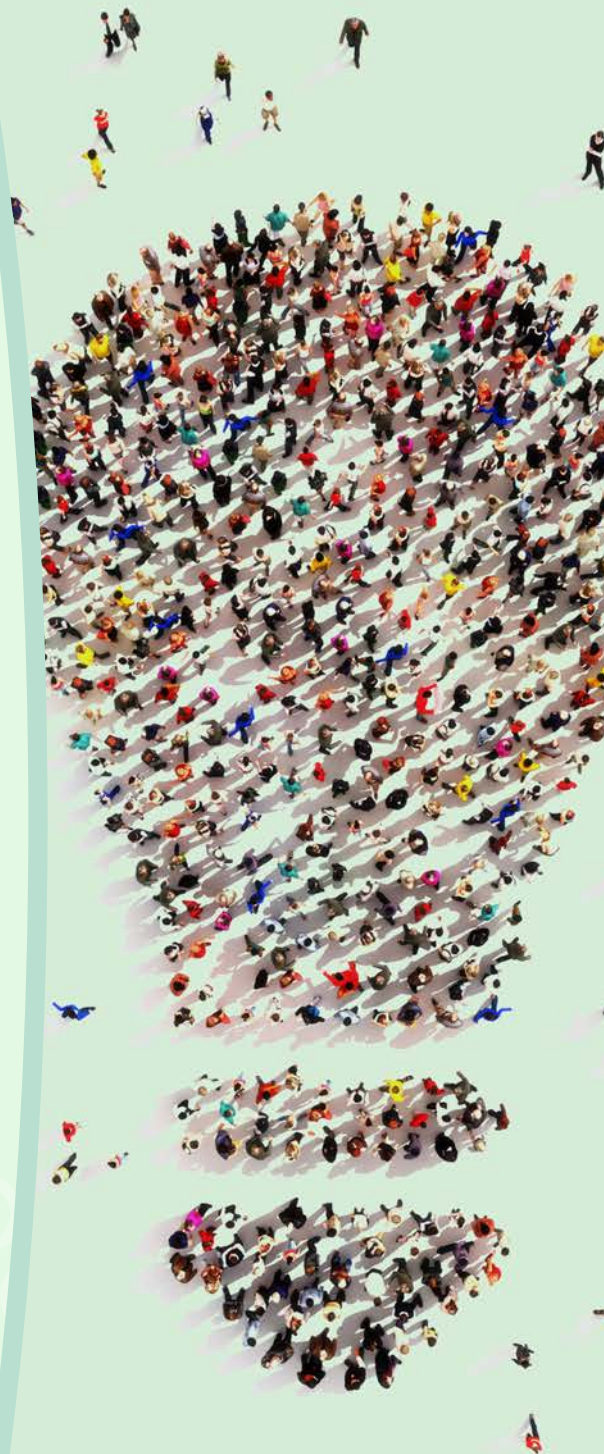
# Your people are your most important asset – make sure you're investing in them

HQN has an outstanding track record of helping organisations achieve real and lasting performance improvements. Ensuring your staff have access to relevant, timely training is vital in the sector's ever-changing landscape. With over 200 different topics covered, we have you and your organisation's interests at heart.

Our outstanding team of training professionals deliver the highest quality training sessions:

- Sign up to our **public training**, which covers a range of key issues – from technical ones to soft skills
- Looking for a more tailored approach for a number of your staff? Book an **in-house** session and get real value for money
- Want something longer term? We've a range of qualified **coaches and mentors**.

For more information, please contact  
[training@hqnetwork.co.uk](mailto:training@hqnetwork.co.uk),  
call 01904 557150 or  
visit [www.hqnetwork.co.uk](http://www.hqnetwork.co.uk)



# A week in the life of...

## Jacqueline Russon

Job title: Customer Engagement Manager

Company: Advance

Employee since: June 2023

Location, location, location: Leicester, but travelling all over England to see customers

Previous employment: Recruitment, as well as volunteering with Mencap.

## Monday

Monday morning is spent preparing our annual housing satisfaction survey. This is an important piece of work for us and something we've always placed a lot of focus on, but the Regulator of Social Housing's new Tenant Satisfaction Measures (TSMs) has given us another opportunity to review and strengthen our approach.

The results of the survey feed directly into our strategic plan for the following year so it's critical to make it accessible for our customers and encourage maximum engagement. As Advance's customers have varying capabilities, this means adopting a collaborative approach; working with a mix of customers to ensure the survey is easy to understand; and communicating with other teams to encourage customers to complete it.

My afternoon is spent catching up with our chief executive, Julie Layton, to plan our 'Have Your Say' visits across the country – an opportunity for customers to meet Julie face to face and provide feedback directly to her, which is then reviewed and actioned at our quarterly Housing Customer Partnership meetings.



## Tuesday

This morning, I met with one of our co-production groups, made up of a diverse mix of customers and the Learning and Development team, who are currently working on a new training module for employees joining Advance. The theme today is 'How I like to be treated' – an opportunity for customers to share what they expect from new employees. Not only does it allow us to hear from our customers, but it also clearly defines the culture of our business for those joining us.

To finish the day, I host our monthly Customer Collective group. This month, the executive director of care presents a safeguarding awareness course and then asks for the group's help in adapting it ready to take out on the road to share with their peers. The group was extremely excited by this idea and before long a plan was hatched, with talk of role-play, poems and YouTube channels!



## Wednesday

This morning, I attended a house meeting at one of our residential schemes to choose new carpets. Meetings like this are also used as a chance for a general catch up, and to find out if there's anything else we need to be looking at. Today, I came away with an action to organise some updated fire awareness training.

In the afternoon, I spend some time looking at actions for our 50th birthday celebrations. Customers have decided on a Hawaiian theme, so it's going to be a colourful year with lots of parties planned! They've also voted for the charities we'll be championing this year, all related to themes they asked us to focus on (being part of the community, developing skills, improving health and wellbeing, and staying safe) so we're also organising activities to support those.

The latest was a litter pick on Bournemouth beach, meeting both the community and health themes. We had to fight over the litter as there was so little of it (not that we're complaining!), but it was a great chance to encourage some movement and be part of the community. We had a fun time.

## Thursday

Today is an admin day. But by the nature of the job, I'm always in touch with customers, so there's time for some catch-ups, too – something that becomes a part of their routine as much as my working day. One of these brings up an issue an older couple are having selling their home (we've homeownership options for customers, too). This leads to me looking into whether we need to introduce some more strategic support in that area. As customers get older and their parents aren't around to help anymore, the support we provide becomes even more vital.

In the afternoon, I attend our quarterly Housing Customer Partnership meeting, where housing customers meet with members of the senior exec team to review performance and wider customer feedback and challenge us on the way we do things.

We're currently looking at complaints and how our processes reflect the new Ombudsman code. It's a great meeting with lots of actions for us to take away and focus on over the next three months.

## Friday

The end of the week, but the fun isn't over yet.

With it being Mental Health Awareness Week, a guest speaker event with a representative from MIND is a must for us. The speaker goes down a storm and before leaving sets the group a challenge to work on, with a date to return in September to see how we're getting on.

Finally, we end the week with a customer and colleague crafting session in my local office; an opportunity for us all to get together and for colleagues to see customers and be reminded of why they do what they do. For customers it's a chance to see where we work, share experiences and raise issues, meet friends and make new ones.

For me, it's the best part of my job – seeing people together chatting, giving feedback in a relaxed manner and having fun while doing it. There really is no better job!



# In the frame

## ► Taking pride ClwydAlyn

The North Wales housing association showed their support for the LGBTQ+ community through a wide variety of fundraising and educational events across Pride Month.



## ◀ Pride parade CHP and Eastlight Community Homes

The two Essex-based housing associations joined forces as lead sponsors of Essex Pride 2024, collaborating under the banner of BuildEast.

## ► Sunny side up Stonewater

The provider has built 22 homes (including one-bed maisonettes, two-bed bungalows, and two- and three-bed homes), replete with solar panels, for social rent for local people in Wiltshire.





#### ◀ Proud as punch LiveWest

This year, LiveWest was one of the proud sponsors of Exmouth Pride, a thriving pride event in Exmouth which welcomes everyone to come together and celebrate in an inclusive environment.

#### ▶ Brushing up Red Kite

Last month staff swapped desks and laptops for brooms, lawnmowers, litter pickers and gardening tools as they took part in the landlord's 2024 Community Morning.



#### ◀ Park and pride Plymouth Community Homes

PCH teamed up with Plymouth Pride as a Pride Community Champion sponsor, and pitched up in the Rainbow Village at 'Pride in The Park', one of the top Pride events in the UK.

If you'd like to be featured In the Frame, please email your pictures to [max.salsbury@hqnetwork.co.uk](mailto:max.salsbury@hqnetwork.co.uk)

# The Competency and Conduct Standard workshop

Thursday 15 August 2024

This is your opportunity to explore the detail of the new competency and conduct standard with our expert Debbie Lerner. To share approaches, ask the burning questions and understand the practical steps you need to take ahead of the new standard's implementation in April 2025.

To find out more and book your place, please scan the QR code or visit [hqnetwork.co.uk/hqnevents](https://hqnetwork.co.uk/hqnevents)





By *Hannah Fearn*,  
freelance journalist  
specialising in social  
affairs

***“In its dying days the Conservative government tried to rally its base on the right of the electorate with some strange reforms to rough sleeping legislation”***

# The last word

## Homelessness is the way to win the housing argument

After being used to churning out words as fast as possible for daily newspapers, it's a strange discipline to now be writing a column for a quarterly magazine. Every time I select a subject, I need to be sure it'll still be relevant in a few weeks' time. But by the time you see these words, two things will certainly be true.

First, we're now at the start of a new political era. We have a Labour government with a huge mandate for policy change. That means most housing leaders are focusing their attention on building strong working relationships with the incoming administration, abandoning any pretence of caring about the rest. Second, there's a housing crisis. It's been brewing for three decades and isn't going anywhere.

Your knowledge and expertise is in demand, but as Labour settles into power for the first time in a decade and a half it'll be fighting for precedence alongside experts and advocates for health, energy and climate change, foreign affairs and overseas development and a host of other crucial, immediate investment areas.

Homelessness might be the way in. The latest statistics were devastating. More than 317,430 people are homeless or threatened with homelessness across England, including a record 145,000 of children living in emergency accommodation.

Among the most significant causes of homelessness are no-fault evictions. That involved 10,000 evictions between April and December 2023 motivated by the opportunity to relet (some might call that greed), but a larger number (23,000) simply wanted to sell their asset, as is their right.

So, it's not just personal or economic crises but also the ordinary operation of the housing market as it currently functions (or doesn't) that's driving constantly rising homelessness rates. And that's costing us all poorly. You don't need reminding that for some local authorities the cost of providing emergency and temporary accommodation is now swallowing up to 50% of their budgets, and rising. It's a prime driver of council tax bill increases, and it's a direct cause of very visible and irritating local issues, such as potholes. If you sort out the sharp end of the housing crisis, you also inadvertently start to address the sort of low-key political grumbles that make voters feel like the country is being poorly run. If you're an incoming government with a strong majority keen to make voters feel they made the right choice, it's a very good place to start. It's an open door for housing lobbyists looking to make the case for the wider social housing sector.

Meanwhile, most ordinary voters don't understand the differences between rough sleeping and broader forms of homelessness. In its dying days the Conservative government tried to rally its base on the right of the electorate with some strange reforms to rough sleeping legislation. Amendments under consideration during the debating of the Criminal Justice Bill suggested making it possible for police to issue fines to rough sleepers or move them on if they are causing a "nuisance" – which could include simply smelling a little bad.

Under any conditions these proposals would be inhumane; in our current economic climate, with such an acute shortage of housing options, it's a cruelty. Happily, many people intervened over the proposed legislation to say so.

So, here's another opportunity: by taking a strong stance on homelessness, Labour can separate themselves from the unspeakable brutality of the last days of Conservatism. It's a point of clear division; a fresh start.

If you want to win the bigger argument on housing, then start with the sharpest end of the crisis. Start with homelessness.



# PayPoint's Customer Support Tool

An Open Banking solution that can help organisations make better-informed financial decisions for their customers based on real time information

## The Customer Support Tool provides:

- ✓ Details of income, expenditure, benefits and debt repayments
- ✓ Offer a consolidated view of someone's financial position
- ✓ Easy search function to find specific areas of concern
- ✓ Easily check if client is in receipt of benefits
- ✓ Improve the customer experience
- ✓ 30, 60, 90, 120-day view of all data
- ✓ Views of multiple bank accounts



## Benefits the Customer Support Tool can bring:

- ✓ More clients can be helped
- ✓ Reduction of manual effort for advisers and clients
- ✓ Reduction in debt for clients due to quicker intervention
- ✓ Generation of a pre-populated financial statement
- ✓ Grow the opportunity for the rest of the network
- ✓ Access to digital bank statements
- ✓ Standard Financial Statement population

Speak to the team  
by emailing [housing@paypoint.com](mailto:housing@paypoint.com) or visit [PayPoint.com](https://www.paypoint.com)